

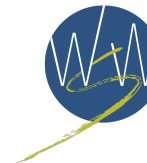
Mammoth Lakes Community Housing Action Plan

Live, Work, Thrive!

November 2017



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Executive Summary

Through committed work and input from the community and 24-member Housing Working Group over a five-month period, the *Mammoth Lakes Community Housing Action Plan: Live, Work, Thrive* identifies housing goals and a plan of action to address community housing objectives. Strategies to meet objectives have been identified and prioritized and roles and responsibilities assigned. A timeline for achievement of priority strategies has been established, recognizing that this Plan will have life beyond this timeline to continue to evolve and meet changing community housing needs over the long term.

The Plan also recognizes that Mammoth Lakes is not starting from scratch – it builds upon successes and expands the existing housing program. This Plan will require increased investment of staffing and capacity, public land, and local financing to achieve; however, it will also focus the housing program, allow Mammoth Lakes to target strategies and use resources wisely, track progress and allow the program to evolve to meet changing needs over time.

Not just relying on the Town and Mammoth Lakes Housing (MLH), this Plan defines participation from the broader community – employers, institutions and community organizations – recognizing that it takes a community to build a community. Although the Town will ultimately be accountable, the broader community needs to be involved to ensure the success of its implementation.

Specifically, this Plan identifies over 20 community housing strategies spanning six primary subject areas (as summarized in the following chart) to meet the following objectives:

- Provide 200 to 300 community housing units within 5 years, through a combination of new development, redevelopment, housing programs and policies. The Plan will have life beyond this 5-year period and goals will be updated as dictated by needs;
- Target the full range of community housing needs currently not being met by the market, including rentals for households earning less than 80% AMI and ownership housing for households earning up to 200% AMI;
- Produce community housing at a rate faster than job growth in the near term to help address the current housing shortage, unfilled jobs and provide opportunities for in-commuters who want to move to town; and
- Retain a strong base of residents and employees living in town.

Community Housing Action Plan Components



Acknowledgements

We would like to thank everyone who helped us and gave their time and assistance to create the Community Housing Action Plan. Development of the *Mammoth Lakes Community Housing Action Plan: Live, Work, Thrive* relied on the participation from Mammoth Mountain Ski Area, Mammoth Lakes Housing, Inc., Town of Mammoth Lakes and Mono County staff, elected officials, local employers, real estate agents, property managers, community stakeholders, town residents and employees, and the Mammoth Lakes Housing Working Group, including:

Name	Affiliation	Name	Affiliation
Bill Taylor	Mammoth Lakes Housing Board Member	Megan Mahaffey	Mono County Planning & Comm. Dev. Dept.
Ruth Traxler	Town of Mammoth Lakes	John Urdi	Mammoth Lakes Tourism
Lindsey Rich	Mammoth Mountain Ski Area	Sandra Moberly	Town of Mammoth Lakes
Stacy Coreless	Mono County Board of Supervisors	Thom Heller	Mammoth Lakes Fire Dept.
Paul Oster	RE/MAX of Mammoth	Colin Fernie	Town Council Member
Paul Chang	Town of Mammoth Lakes PEDC	John Wentworth	Town Council Member
Talene Shabanian	Mammoth Hospital	Jorge Espitia	Community Member
Kay Hartman	Mammoth Comm. Water District	Ken Brengle	Mammoth Lakes Chamber of Commerce
Tom Hodges	Mammoth Mountain Ski Area	Amanda Greenberg	Mono County Behavioral Health
John Helm	Eastern Sierra Transit Authority	Rich Boccia	Mammoth Lakes Foundation
Kirk Stapp	Mammoth Lakes Housing Board Member	Jennifer Halferty	Mammoth Lakes Housing
		Patricia Robertson	Mammoth Lakes Housing
		Greg Eckert	Town of Mammoth Lakes PEDC

The Housing Working Group and many members of the general public participated from the beginning of the Housing Needs Assessment process through the completion of the Community Housing Action Plan: an eight-month commitment of time and resources. We cannot thank the community enough for the wealth of insight and experience they brought to this process. The Mammoth Lakes Community Housing Action Plan would not exist without this broad and extensive participation.

Mammoth Lakes Community Housing Action Plan

This section presents the *Mammoth Lakes Community Housing Action Plan*. This Plan represents a community effort to focus the community housing program and increase the ability to meet community housing needs. A summary of the Action Plan process is first provided below, followed by definitions of terms used within this Plan. This is followed by a discussion of the primary components of the Plan, which include:

1. Goals and objectives. Plan goals and objectives are established to help monitor progress. Objectives should be revisited as community housing needs evolve;
2. Foundational Structure. The foundational structure represents the core operational needs of the Plan. This structure is needed for successful and efficient implementation.
3. Action Strategies. The action strategies represent the prioritized strategies that have been developed to meet housing goals and objectives. The action strategies include defined roles and responsibilities and a timeline for achievement. This is the Action part of the Plan. Because not every strategy can be implemented at once, the sequencing of each prioritized strategy was based on multiple criteria:
 - Housing Needs – does the strategy address a community need? Which needs are most urgent?
 - Current Capacity – what can we do now? What expertise do we need to grow before taking on certain efforts?
 - Building Blocks – does it create an opportunity to build sequential steps in the process?
 - Ease of Implementation – are there political or capacity limits? Ability for a successful outcome?
 - Range of Impacts – does it address one need or many?
 - Extent of Impact – how much housing can it provide?

Community Housing Action Plan Process

The Action Plan process began with an update to the 2011 Mammoth Lakes Housing Needs Assessment to:

- Identify how much, what type, at which price points, and for whom community housing is needed both currently and projected over the next five years;
- Inventory existing programs and resources and
- Understand current achievements and capacity.

Using the *Mammoth Lakes Community Housing Action Plan: Part 1 – Housing Needs, Accomplishments and Challenges (July 2017)*¹ report as the foundation, the *Mammoth Lakes Community Housing Action Plan* process kicked off in July 2017. The process included extensive outreach and local participation to ensure development of an action plan that is grounded in community ownership and direction. This process included seven work sessions with the Housing Working Group, two open public work sessions and an open house over a four-month period. Local officials, employers, institutions, community stakeholders and concerned residents made the decisions and dictated the outcome of the Plan, while the consultant team provided technical assistance and expertise on housing solutions in the intermountain west. Through this process, the community led the Plan's development, resulting in the *Mammoth Lakes Community Housing Action Plan*.

More specifically, the process:

- Began with two open-public and Housing Working Group sessions during which the public and the Housing Working Group helped shape the objectives of the community housing program, learned about potential housing tools and strategies, and provided input on housing tools they felt should be priorities or that may be inappropriate for Mammoth Lakes.
- The Housing Working Group then spent four technical work sessions on the prioritized tools to develop action strategies that would be effective in Mammoth Lakes. Through this process, the Housing Working Group learned about options including best practices in comparable communities, researched priorities from the open public sessions, developed strategies, established a timeline, and targeted roles and responsibilities for implementation.

¹ *Mammoth Lakes Community Housing Action Plan: Part 1 – Housing Needs, Accomplishments and Challenges (July 2017)* by WSW Consulting, Inc., et al.

- The proposed actions were then brought back to the public in an open house session, in which the public responded to proposed actions and provided feedback on priorities. Input from the open house is summarized in this report and complete comments received are attached in Appendix B.
- A project website (www.housemammothlakes.com) was also maintained throughout the Action Plan process. The website kept the public and Housing Working Group apprised of the process by:
 - Providing information on the Plan process, itinerary and timeline;
 - Providing a meeting schedule for public and Housing Working Group meetings;
 - Posting project documents, meeting agendas and materials;
 - Allowing for general comments; and
 - Listing contact information and Housing Working Group members.
- Public meetings and project updates were also noticed through publication in *Mammoth Times*, *The Sheet*, and *El Sol* and outreach from Housing Working Group members through social media, websites and newsletters.

Definitions

The following definitions are provided for reference and coincide with those used in the *Mammoth Lakes Community Housing Action Plan: Part 1 – Housing Needs, Accomplishments and Challenges (July 2017)*.

Affordable housing - As used in this report, housing is affordable if the monthly rent or mortgage payment is equal to or less than 30% of gross household income (before taxes).

Area Median Income (AMI) - A term that generally refers to the median incomes published annually for counties by the US Department of Housing and Urban Development (HUD) and published annually by the California Department of Housing and Community Development (HCD). California State Income Limits published through HCD apply to State and local affordable housing programs statutorily linked to HUD income limits. AMI varies by household size and is published each year by HUD and HCD for households at various income levels.

Community Housing - Used in this report to define housing that is intended to be affordable for and occupied by residents of the town of Mammoth Lakes and workers employed in town. The report *Mammoth Lakes Community Housing Action Plan: Part 1 – Housing Needs, Accomplishments and Challenges (July 2017)* identifies community housing needs in Mammoth Lakes in 2017 through 2022.

Missing Middle - Generally refers to housing needed that is affordable to residents and the workforce earning over 80% AMI, yet cannot afford market-rate housing. In Mammoth Lakes, this generally refers to households earning between about 80% AMI up to 200% AMI (an average-sized 2.5-person household earning between \$54,000 to \$140,000 per year).

Transient Occupancy Tax - A 13% tax in Mammoth Lakes that is charged “for the privilege of occupancy of any transient occupancy facility.” TOT is a primary source of General Fund revenue for the Town.

Workforce Housing - Housing intended for and affordable to employees and households earning local wages

1. Goals and Objectives

The overall goal of the Mammoth Lakes Community Housing Action Plan is to present a set of actions that address a range of community housing needs both in the near term and over the long haul. The 2017 Mammoth Lakes Housing Needs update showed that about 600 housing units are needed over the next five years to address the current housing shortfall for residents and the workforce and to keep up with job growth over the next five years. About 340 of these units need to be priced below-market to meet the full range of community housing needs. This includes homes for ownership priced below \$400,000 and rentals priced below \$1,400 per month for the average 2.5-person household. These needs will be updated within five-year's time and the Housing Action Plan will evolve to address community housing needs as they change.

The actions identified in the Mammoth Lakes Community Housing Action Plan are grounded in retaining the community's vision and general housing policies expressed in the 2007 General Plan and 2014-2019 Housing Element, as follows:

Mammoth Lakes General Plan Community Vision Statement (2007)

2. Being a great place to live and work. Our strong, diverse yet cohesive, small town community supports families and individuals by providing a stable economy, high quality educational facilities and programs, a broad range of community services and a participatory Town government.
3. Adequate and appropriate housing that residents and workers can afford.

Housing Element Goals (2014-2019)

- Goal H.1: Assure adequate sites for housing development with appropriate land use and zoning designations to accommodate the Town's share of the Regional Housing Need.
- Goal H.2: Promote construction of an adequate supply of housing to meet the needs of all sectors of the community, including the conservation and improvement of existing housing supplies.
- Goal H.3: Maintain high quality, livable housing units and neighborhoods in Mammoth Lakes.
- Goal H.4: Reduce governmental constraints to housing production and affordability.
- Goal H.5: Provide equal housing opportunities for all residents of Mammoth Lakes.
- Goal H.6: Balance the need and provision of housing in the community with its impacts on the environment.

Public participants in the Housing Action Plan process identified several community characteristics that are highly valued, reinforcing the existing town vision and housing goals by:

- Retaining Mammoth Lakes as a place to live, work and play.
- Embracing the “spirit” of people who live here.
- Preserving the natural environment, with outdoor recreation access being paramount.
- Retaining the “village in the trees” character.
- Striving for quality community services – hospital, schools, college, etc.
- Ensuring quality community housing and neighborhoods are available – both existing and new.

Additional components that some feel have been lost or that would otherwise help fulfill the vision of the community, included:

- The ability for people to move to Mammoth Lakes and live, work, and grow within the community. As the family status and lifestyle of residents evolve, housing opportunities should be available that allow residents to remain and thrive in town.
- Pet-friendly housing; pets are part of the culture.
- A walkable/integrated commercial downtown that encourages community vibrancy.

Specific objectives for meeting community housing needs include:

- Income Levels. Serve the full range of incomes in need. Currently, this means renter households earning below 80% AMI (about \$55,000 per year) and owner households earning below 200% AMI (about \$140,000 per year). Ownership and rental housing should be provided based on need.
- Jobs-Housing Relationship. Produce community housing at a rate that exceeds the number of units needed to accommodate new job growth – at least in the near term. This will help address the current housing shortage, unfilled jobs and provide opportunities for in-commuters who want to move to town. In hand with this is the desire to see more job diversification and less reliance on low-wage tourism jobs.
- Resident Employees. At least maintain the percentage of employees in Mammoth Lakes that live in town as present (about 58%).

- Number of Units. Produce between 200 to 300 community housing units over the next five years (completed or permitted). This was perceived as an achievable, though potentially ambitious, target, which also meets the goal of producing more units than demanded by job growth in the near term.

These objectives will be tracked to monitor progress and revisited as housing needs in the community evolve.

2. Foundational Structure

The existing housing program has been successful in Mammoth Lakes; however, this Action Plan presents the ability to evolve the housing program to better meet the needs of residents and the local workforce. By incorporating more structure and accountability into its housing program, Action Plan partners can more effectively work together to achieve community housing goals.

A strong foundational structure needs to be established as the first action item. This includes:

- Plan Governance – includes responsibility for decision making, setting priorities, clearly defining roles and responsibilities among contracting parties, ensuring accountability, defining communication pathways, regularly monitoring progress and adapting the Plan as needs and opportunities change;
- Capacity – having sufficient staffing and expertise to ensure effective oversight and implementation of the Plan;
- Program Management – ensuring clear tracking, monitoring and management of units to retain community housing goals:
 - *Deed restrictions* – working toward consistency, clarity, and ensuring community housing goals are achieved;
 - *Unit management/housekeeping* – having a central structure in place to monitor and manage existing and newly produced community housing units;
 - *Housing inventory database (GIS)* – integrating record keeping for multiple housing programs and tracking unit usage over time;
- Financing – continually researching financing options and managing different sources to achieve each Action; and
- Public Outreach/Education – educating and informing the public about the housing program to build community support.

Most of the foundational structure should be in place within the first year of Action Plan implementation.

FOUNDATIONAL STRUCTURE	2018				2019				2020				MID TERM	LONG TERM
Quarter	1	2	3	4	1	2	3	4	1	2	3	4	2021 - 2025	2026 - 2030
Plan Governance														
Capacity														
Program Management														
<i>Deed restrictions</i>														
<i>Unit management/housekeeping</i>														
<i>Housing inventory database (GIS)</i>														
Financing														
Public Outreach/Education														

*Darker blue = the action phase for each element; lighter blue = on-going phase.

Plan Governance

The recommended structure takes into account input received from the Housing Working Group, but also recognizes that the Action Plan represents a change from the housing program of the past. The increased local and public resources, capacities, community involvement and expansion of the housing program recommended in the Action Plan necessitates that the *Town establish housing as a priority and provide leadership for the Plan's implementation*. The recommended structure:

- Builds upon existing organizations,
- Alters or adds to the roles of some organizations,
- Does not add committees, and
- Recognizes that Town leadership is required to evolve the housing program to the next level.

The recommended structure will also offer flexibility to grow and change as housing markets and opportunities shift. Actions in this Plan incorporate discussion with the Forest Service, which may lead to agreements or contracts in the future. To address housing at a regional level, there will also be need to incorporate agreements or collaboration with Mono County or others as the Action Plan progresses. Retain flexibility to incorporate additional partners and agreements as opportunities arise.

The table on page 16 provides a summary of the recommended plan governance needs and roles that are discussed below.

- Council Acceptance. The first step is to submit this Plan to Town Council for acceptance. Through acceptance, the Town will ultimately be accountable for the Plan and to the community to ensure its effective implementation. With multiple parties involved in its implementation, however, the Plan has momentum beyond just the Town and MLH.

This Plan represents the recommendation from the Housing Working Group, as developed through the Plan process and with public input, to Town Council of a comprehensive housing plan to address the range of community housing needs in Mammoth Lakes. The implementation of all of the action strategies within the timeline provided will require substantial additional staffing and financing to achieve. It is recognized, therefore, that Council may accept this Plan in whole or in part. If accepted in part, Town Council needs to prioritize actions in light of the community and Housing Working Group recommendation, current capacity and anticipated additional resources for Plan implementation.

Housing Working Group members and those that will be involved in the Plan's implementation will support its acceptance and submit letters of support and commitment to continue to work with Council to implement the Plan.

- Town Capacity. The second step is to expand capacity at the Town to coordinate management of Plan implementation, as well as undertake and assist with many of the Plan's Actions. Additional staffing at the Town will increase the ability for Mammoth Lakes to produce community housing by providing the stability, accountability, coordination and management of the housing program that is necessary for its evolution.

A Housing Department needs to be formed as part of the Town government, with a full time Housing Coordinator (or similar position) filled *within the first year* of Plan implementation (2018). Current housing staff includes a 0.25 full time equivalent employee (FTE) at the Town, plus two FTE at Mammoth Lakes Housing. Current staff cannot take on the additional strategies recommended in this Plan.

This position needs to be seated within the Town for multiple reasons:

- It ensures the Town's commitment to community housing by requiring consistent Town investment in the program;
- It ensures a central contact for the multiple-involved parties in the Plan to coordinate tasks and contracts;
- It organizes housing program management within the entity that is responsible for allocating public resources to the program;
- It provides capacity to undertake the early Action Plan assignments (e.g., tax measure, Shady Rest); and
- It provides Town staff to work with developers to help produce more community housing.

This position will need to be filled with someone with expertise in workforce housing development, programs and management.

- Contract Between Town and MLH. As stated in the 2017 Housing Needs update, roles for the existing housing program were not clearly defined. This resulted in inefficiencies. Clear roles and responsibilities will help build a collaborative, directed and more effective housing program.

A contract between MLH and the Town with clearly defined roles and responsibilities should be developed. Responsibilities should, at a minimum, define:

- | | |
|--------------------------------|---------------------------|
| a. Unit Management/Stewardship | d. Development of Units |
| b. Unit Tracking system | e. Education and Outreach |
| c. Acquisition of Land | |

The roles defined within the Action Plan can help shape contractual assignments, which are summarized on page 16. Assignments generally place the Town in the lead for managing the housing program and undertaking tasks that, if delegated to another party, would ultimately come back to the Town for approval (e.g., development), process (e.g., ordinance/code changes), or resource allocation (e.g., acquiring or developing public land). MLH leads on tasks that support the housing program (e.g., down payment and other assistance programs, public outreach), that are not well suited to Town oversight (e.g., property and deed restriction management, resident qualification) and that utilize expertise (e.g., grant application support). Additional discussion will be needed to identify specific details that fit the needs, capacities and interests involved.

- MLH Board Representation. It is recommended that community representatives that reflect constituents involved in Plan implementation be added to the MLH Board. The Chamber and/or a small business representative for interested employers in the community is one recommendation to ensure employer interests are represented.
- Confirm Commitment with Other Entities. Establish commitment from other entities with roles in the Action Plan. MMSA and the Chamber, for example, desire to assist with some of the housing programs. A letter of commitment to Town Council, acknowledging acceptance of the responsibilities may suffice. Or more formal commitments may be desired.
- Chain of Command. Establish a reporting structure. With multiple involved parties, it will be necessary to define to whom each party reports. Regarding implementation management, the Town Housing Coordinator (or like position) is recommended to manage and receive reports from the multiple implementing and contracted entities, with periodic reports to Council, as described below (Updates and Adaptation). Clearly establish the reporting structure and chain of command among all responsible parties.
- Updates and Adaptation. For at least the first two years, quarterly reports to the Town Housing Coordinator from implementing agencies and contractors should be made. This can be defined within contracts or letters of commitment. Most ongoing housing programs have at least yearly review of progress beyond the start-up period. Based on these reports, the Housing Coordinator can then make recommendations for setting priorities, monitoring progress, and modifying strategies to Council. The public review and input process will provide broad community involvement.

Larger updates will be needed in response to changing conditions. The objectives to this Plan are based on community housing needs over the next five-years. These should be revisited in line with scheduled Housing Element and/or Housing Needs study updates – generally beginning in 2022. This process can be led by the Town Housing Department with MLH.

This structure should offer flexibility to grow and change as housing markets and opportunities shift. Actions in this Plan incorporate discussion with the Forest Service, which may lead to agreements or contracts in the future. To address housing at a regional level, there will also be need to incorporate agreements or collaboration with Mono County or others. Retain flexibility to incorporate additional partners and agreements as opportunities arise.

Summary of Recommended Plan Governance Needs and Roles

	Town Council	Town Department	MLH	Chamber
Required actions	Accept Action Plan	Create Housing Department Hire Housing Coordinator	Hire support staff person	Use existing resources/outreach Add capacity within 5-years
Lead roles	Action priorities Funding priorities Accountability for Action Plan implementation Formation of contracts, commitments	Action Plan implementation management (incl. contracts, MOUs, etc) Development regulations Development incentives Land development/Public Private Partnerships (PPP) ² Federal and state grants/LIHTC (decision making) STR/ADU amnesty program Local funding (EIFD, linkage fees) Public land acquisition/trades Action Plan updates GIS database mgt	Housing programs Housing management (deed restrictions, qualification, monitoring) Coordinate local tax initiative Housing program education/outreach Federal and state grants/loans (research/grant assistance)	Employer-assisted housing programs Employer coordination/outreach STR property management incentive
Support roles	Plan implementation	Housing programs STR and EAH programs Implementing parties	Housing policy actions - codes, incentives Development - design, financing, construction/RFP Housing rehabilitation STR and EAH programs	Homebuyer and renter assistance (employer-assisted programs)

Reference the Roles and Responsibilities section of this report (p. 25) and Appendix C – Detailed Action Strategy Worksheets for more specifics on roles/responsibilities.

² NOTE: The Town taking the lead on development projects is not the same as the Town actually developing the projects. Absent qualified capacity, it is not recommended that the Town develop projects, but rather that the Town issue an RFP to solicit bids from qualified developers to produce projects specified in the RFP. The Town may either manage the development contract or contract with a development manager to do so – both methods have been proven successful and depend upon the expertise of Town staff to undertake management.

Capacity

Sufficient staffing and expertise is required to ensure effective implementation of the Plan. Town capacity needs are addressed under Plan Governance, above.

Under the Plan as recommended:

- MLH should add additional capacity within the first year of Plan implementation.
- The Chamber will also require staffing increases based on expected commitments.
- Other contributors may have similar needs and should review their staff capacity in light of Action Plan implementation roles.

Program Management

- Deed Restrictions and Housing Guidelines. Existing deed restrictions and Housing Guidelines should be reviewed and updated by the Town and MLH. Inconsistencies should be remedied where possible to reduce confusion among real estate agents, lenders, the public and occupants. Guidelines should be updated yearly. The 2017 Housing Needs update also provides some recommendations regarding updates to deed restrictions.

Housing Guidelines that require households to have worked in Town for at least one year should be reviewed for consistency with housing goals. Term employment or residency requirements operate counter to the goal of providing housing for new employees. Look to other resort communities for examples that are more flexible for new employee entry, while still protecting the local interest in ensuring housing for employed residents.

Many housing strategies in this Plan will require deed restrictions. Prepare for this need by having legally sound restrictions available that can be modified for the various programs. Achieving the intent of each program through deed restriction design is essential.

Exploration of an employee-only restriction (no income or price restrictions) is desired. Examples should be researched and evaluated for applicability to certain developments. These types of restrictions typically serve above-middle housing, but have various track records. Steamboat Springs, Vail, Crested Butte and Frisco in Colorado, as well as Jackson, Wyoming, offer examples.

- Unit Management/Housekeeping. As stated in the 2017 Housing Needs update, several units that carry a deed restriction for either owner- or renter-occupancy have not been well monitored. These units are tracked by the Town, but are not actively managed. The Town and MLH should work together to ensure the current housing inventory is being tracked and monitored. This should carry forward to any new units.

The existing deed restricted inventory database is managed both by the Town and MLH independently. As recommended in the Housing Needs Assessment, a clear, efficient tracking system for current and future community housing units is needed to increase efficiencies and reduce reliance on institutional knowledge to track units. Community housing inventories should be transparent, easy to use, up to date and accessible. Centralized data tracking save times, improves monitoring, and increases the usability of the information for research needs. Establishment of the structured GIS database, below, will help.

- Housing Inventory database (GIS database). A housing inventory database should be established to integrate record keeping for multiple housing programs and track unit usage over time. The program will be used to inform policy, programs and funding needs and understand the impact of various programs on housing availability. It can be used to track usage of homes and compliance with licenses, certificates, zoning, deed restrictions, and other requirements. This program should be built over time. It can start with existing data: deed restricted units, TOT Certificates, Town and County GIS parcel data, apartment inventories; and add data as other programs are implemented (long term rental license/inspection program, amnesty program, STR conversion to long term, etc.).

The database can begin with unit management/housekeeping discussed above. It will ultimately require coordination between the Town, MLH and employers to keep up with new units created and changes of use through programs, regulations and development. The process to build and integrate this program can begin immediately, but data will be constructed over time. On-going maintenance will be required. Added capacity to the Town and/or MLH will be required to manage this system.³

³ Actions to implement this program are defined in more detail in Appendix C – *Short Term Rental (STR) Tools Summary* worksheet under the *GIS Program to track and monitor housing* section.

Financing

Adding to the housing inventory and building programs requires financing. This Action Plan identifies multiple sources of financing to achieve its goals, including:

- Expanded federal/state grant/loan outreach;
- TOT dedication to a Housing Fund;
- Shared community resources, including MMSA, other employers, Chamber of Commerce, and other local organizations;
- Private donations/grants collection and other private investment;
- Development and license fees.

Identifying financing opportunities, finding new ways to combine and leverage resources, and managing multiple resources needs to be an on-going process.

Public Outreach/Education

A professional education/outreach (marketing) strategy is needed. This is a component that is often overlooked in housing programs, to their detriment. This foundational element is essential for the major initiatives contained in this Plan, including Shady Rest, local dedicated funding, use of public land for housing, and changes to development regulations. Outreach should:

- Report on the successes of existing programs, who is doing what, who housing is serving (e.g., the nurse that gave you your shot this morning), and the benefits to the community.
- Every achievement of the Action Plan, no matter how big or small, should be expressed to the community.

Transparency builds trust, which builds support.

- Outreach and education is essential if support for additional revenue, capacity, land development, code changes, or other resources are sought for housing. This includes the proposed tax measure within this Action Plan.
- A community that supports housing and is informed of its benefits will help stabilize commitments to housing when political winds shift or economic challenges cast doubt.

3. Housing Action Strategies

A range of strategies – 26 of them – have been developed to address diverse community housing needs. These strategies are built on tools that have been used in communities throughout the intermountain west to address community housing needs. The strategies cover a range of categories, as shown in the below graphic, ensuring that community housing needs are being addressed from multiple angles. This includes:

Funding	Incentives
Housing Programs	Public/Private Partnerships
Development Requirements	Short-Term Rental programs

By covering a range of strategies, this Plan recognizes that there is no silver bullet and that no one strategy can do it all. Some strategies will be more effective than others as housing markets, investments, development, resources, opportunities and capacities change. This approach builds flexibility into the Plan and will help provide needed community housing in multiple environments.

Each of these strategies and their proposed actions are summarized below. Detailed descriptions of each strategy, identifying issues in general and specific to Mammoth Lakes, detailed actions, timing, and anticipated roles are provided in Appendix C of this Plan. These detailed worksheets will be useful to help guide implementation and flesh out necessary steps and decisions that need to be made.

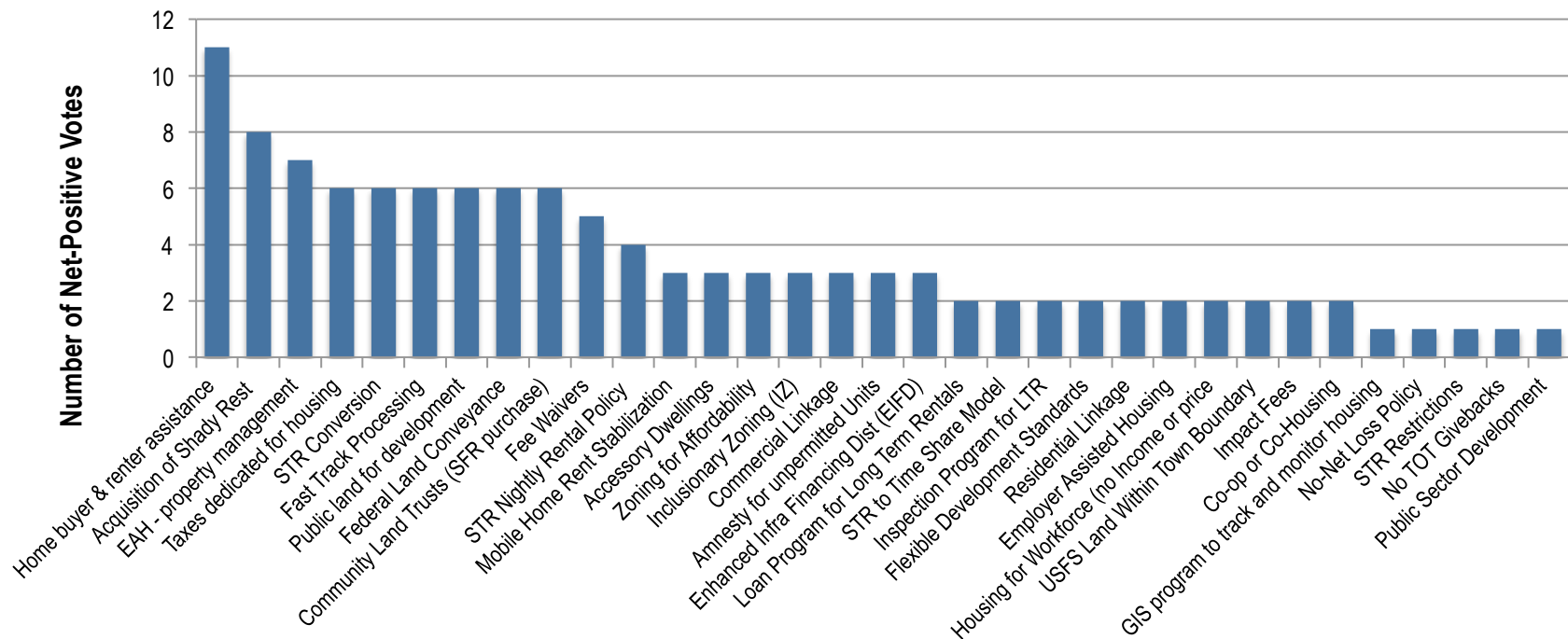
Community Housing Action Plan Components



Priorities and Timeline

Tools were initially prioritized at the second public work session, as shown in the below chart.

Initial Tool Prioritization: Work Session 2



*Excludes tools that received net-zero or fewer (negative) votes. All tools receiving the same number of votes should be interpreted as being at an equal level of priority (e.g., six tools received a net-positive of six votes: these are all at the same priority level).

The majority of the prioritized tools were developed into housing strategies for implementation within the next several years. The strategies were presented to the public in an open house held during early afternoon and early evening sessions in October to solicit public input on the proposed actions and provide feedback on priorities. The comments from these sessions are presented in full in Appendix B. In summary:

Regarding plan goals and objectives:

- Comments generally supported the goal of producing 200 to 300 community housing units over the next five years. Many felt it was ambitious, but also achievable;
- Increasing resident occupancy of homes in Mammoth Lake was a high priority among most respondents; and
- There was general agreement that the full range of incomes should be served with housing, with some respondents desiring to focus on more affordable rentals and some wanting to see for-purchase homes up to 200% AMI.

Regarding the strategies:

- Responses consistently placed *high* priority on: short-term rental conversion to long term rentals, homebuyer and renter assistance, and land development (most notably Shady Rest).
- Responses were largely in favor of allocating 2% of TOT revenue to housing, but showed mixed support for a tax increase. Acquisition of state/federal monies should be continued.
- Responses regarding other strategies were mostly mixed in terms of priority, including:
 - The long-term rental inspection program was generally supported, with some caution. Many felt carrots are needed, with most supporting a landlord loan program;
 - Fast tracking and zoning for affordability received favor in the development requirement strategies. Responses were mixed on whether and how soon development requirements should be reinstated (e.g., inclusionary zoning) or increased (e.g., higher housing impact fees).

The following timeline shows the recommended schedule for implementing identified strategies. The actual schedule will be dependent upon the ability for implementing parties, including the Town and MLH, to add capacity to undertake multiple actions. The timeline is also presented in Appendix A, but sorted by primary implementing task – policy, development, program and financing – recognizing that some tasks will be more labor-intensive than others. Appendix A and the public comments summarized above and provided in Appendix B will assist when trade-offs are needed.

Timeline of Priority Tools

HOUSING STRATEGIES	Strategy Type	2018				2019				2020				MID TERM					Long Term 2026-2030
		1	2	3	4	1	2	3	4	1	2	3	4	2021	2022	2023	2024	2025	
	Quarter																		
Land Acquisition - Shady Rest Acquisition	PPP																		
Dedicated Local Tax (to vote Nov. 2018)	Funding																		
Home buyer assistance (expanded)	Program																		
Renter Assistance (employers)	Program																		
EAH - Tenant/Landlord matching	PPP																		
Promote ADUs (outreach/education)	Incentives																		
Second Homeowner Roommate Matching	STR																		
Federal/State - Grants/Loans/LIHTC	Funding																		
Land Acquisition - MMSA Lodestar	PPP																		
Zoning for Affordability	Incentive																		
STR Amnesty	STR																		
Land Acquisition - Shady Rest Design	PPP																		
Housing Mitigation Ordinance	Requirement																		
Inclusionary Zoning	Requirement																		
EIFD	Funding																		
Linkage license fee for STR	STR																		
Public Land for Development - Tier 1 Sites	PPP																		
EAH - Property Management Support	PPP																		
Land Acquisition - USFS Within Town	PPP																		
Land Acquisition - Shady Rest Entitlement, Finance	PPP																		
Amnesty for unpermitted units	Requirement																		
Loan Program for LTR landlords	Program																		
Inspection/Licensing for LTR	Requirement																		
STR Conversion - Property Management	STR																		
ADU pre-approved units	Incentives																		
Private Donations	Funding																		
Fee waivers/substitutions	Incentive																		
Fast Track Processing	Incentive																		
Housing Rehab	Program																		
Preserve Mobile Home Park Affordability	Program																		
Public Land for Development - Tier 2 Sites	PPP																		
Land Acquisition - Shady Rest Construction	PPP																		
Public Land for Development - Tier 3 Sites	PPP																		

Key:

■ Action Phase

■ Ongoing Phase

Roles and Responsibilities

Housing Working Group participants evaluated their current and expected capacity, expertise, existing resources and priorities to establish roles. By pooling the strengths of each participant, strategies can be more effectively implemented. Established Action Plan roles show:

- MLH in the lead on programs, housing management and state/federal grant/loan resources, consistent with current successes;
- The Town primarily in the lead for regulations, incentives, coordinating land development, local funding, and acquisition, consistent with Town resources and operations;
- The Chamber and employers are mostly involved in furthering employer assisted housing (EAH) programs and development of employer-owned property, using communication through the Chamber to improve collaboration and sharing of resources.

Matrix of Responsibilities: NEAR TERM - in place by the end of 2020

HOUSING STRATEGY	STRATEGY TYPE*	IMPLEMENTATION RESPONSIBILITIES**					
		Town	MLH	Chamber	MMSA	Employers	Other
Land Acquisition – Acquire Shady Rest	PPP	L					
Dedicated local tax (to vote 2018)	Funding	S	S/L				
Home buyer assistance (community and employers)	Programs	S	L	S	S	Working group	
Renter assistance (employers)	Programs			S	L	Working group	
EAH - Tenant/Landlord matching	PPP			L	S	Working group	
Accessory Dwellings* (promote)	Incentives	x	x				Lead TBD
STR to LTR incentive: roommate match	STR	S	S	L		Working group	Property managers
Federal and state grants/loans; LIHTC	Funding	L/S	L/S				Lead depends upon task
Land Acquisition - MMSA Lodestar	PPP	S			L		
Zoning for Affordability	Incentives	L	S		S		MLF (IP land), community
STR to LTR incentive: amnesty	STR	L	S				
Land Acquisition - Shady Rest Design	PPP	L	S				Community, stakeholders
Housing Mitigation Ordinance	Dev Req	L					
Inclusionary Zoning	Dev Req	L					Community

*Under “Strategy Type”: PPP = Public/Private Partnership; STR = Short Term Rental programs; Dev. Req. = Development Requirements

**Under “Implementation Responsibilities”: L = Lead role; S = Support role; Working Group refers to an employer working group that will be established to help with employer-assisted housing (EAH) programs; MLF = Mammoth Lakes Foundation.

Matrix of Responsibilities:
MID- AND LONG-TERM – 2020 and beyond

HOUSING STRATEGY	STRATEGY TYPE	IMPLEMENTATION RESPONSIBILITIES					
		Town	MLH	Chamber	MMSA	Employers	Other
MID TERM - in place by the end of 2025							
EIFD	Funding	L					
Linkage license fee for STR	STR	L					
Public Land for Dev't - Tier 1 Sites	PPP	L/S	S				Fire District (for FD parcel)
EAH - Property mgt support	PPP	S	S	L	S	Working group	MLF
Land Acquisition - USFS Land Within Town	PPP	L					Forest Service, stakeholders
Land Acquisition - Shady Rest Entitlement, Finance	PPP	L	S				
Amnesty for unpermitted units	Dev Req	L	S				
Loan program for LTR landlords	Programs	S	L				Landlord/prop mgr outreach
Inspection/Licensing for long term rent	Dev Req	L	S				
STR to LTR incentive: property mgt	STR	S	S	L		Working group	Foundations, prop mgrs
Accessory Dwellings (pre-approved units)	Incentives	L	S				
Private donations/Grants	Funding		x	x			Lead TBD
Fee Waivers/Substitutions	Incentives	L					Special districts (long term)
Fast Track Processing	Incentives	L					
Housing rehabilitation	Programs	S	S				Lead TBD
Preserve mobile home park affordability	Programs	S	S/L				
LONG TERM - in place beyond 2025							
Public Land for Development - Tier 2 Sites	PPP	L/S	S				MLF (for IP land)
Land Acquisition - Shady Rest Construction	PPP	L	S				
Public Land for Development - Tier 3 Sites	PPP	L	S				

*Under "Strategy Type": PPP = Public/Private Partnership; STR = Short Term Rental programs; Dev. Req. = Development Requirements

**Under "Implementation Responsibilities": L = Lead role; S = Support role; Working Group refers to an employer working group that will be established to help with employer-assisted housing (EAH) programs; MLF = Mammoth Lakes Foundation.

Please see Appendix A for a summary of roles and responsibilities presented in order of primary implementation task involved: including whether the task is primarily a *policy* action, *development* action, *program* action or *financing* action.

Action Strategies

The following tables summarize each prioritized strategy, presented in their order of planned implementation (in line with the above tables). A definition is provided for each strategy, along with the goals to be achieved and an overview of the proposed actions. This provides a quick summary of the Action Strategies, with more specific information provided in Appendix C.⁴

⁴ More detail on the proposed actions and assigned responsibilities is provided in the Appendix for each strategy, organized by strategy category. Appendix C should be referenced by implementing parties to understand the detailed background behind the formation of each strategy, additional steps necessary to carry out its implementation, and anticipated roles. These summaries will help kick-off the implementation of each strategy.

NEAR TERM ACTION STRATEGIES – In place by the end of 2020**NEAR TERM – Action Strategies Summary – in place by 2020 (con't)****Acquisition of Shady Rest*****Land – Public Private Partnerships***

Acquire land through purchase.

- Increase inventory of community housing;
- Foster public/private partnerships to catalyze development and share risk.

- Await outcome of Shady Rest discussions
- Pursue master planning process of Shady Rest, if applicable

Dedicated Tax***Funding***

Sales, property, lodging, real estate transfer, excise tax can be dedicated sources for community housing efforts.

- Increase local funding for housing
- Pair local funding with private investments, state and federal resources to leverage monies; build more community housing; meet range of housing price/income needs.

- Run a 2018 ballot initiative for 2% of current 13% TOT to be dedicated into a Housing Fund.
- Consider also seeking a 1% increase in TOT on the 2018 ballot measure.
- Develop staff, capacity, project plan to market with the funding request.
- Consider discretionary 2% TOT allocation in the interim.

Homebuyer Assistance***Housing Programs***

Down payment assistance of grants or second mortgages for qualified buyers.

- Serve higher incomes; allow higher home purchase prices
- Local funding source to expand program: TOT/general fund likely

- Build upon existing program through MLH
- Seek local funding to serve more moderate and middle income households: up to 200% AMI
- Work with employers to assist employees

Renter Assistance***Housing Programs***

Grants/loans for first month rent/deposit or rent ongoing. Loans may be low- or no-interest.

- Employer interest to develop first/deposit assistance program
- Expand utility assistance program
- Explore other options over longer term/as resources available

- Develop a model policy for employers to provide first and deposit re-paid through payroll deduction
- Work with MMSA on pilot project
- Explore rent assistance for the broader community with public funding over longer term

Definition	Program Goal	Proposed Actions
Employer Assisted Housing - Tenant Landlord Matching		<i>Public Private Partnerships</i>
Employer support: help match employees to available housing	<ul style="list-style-type: none"> • Central job/housing site from trusted source • Expand beyond employer/employee assistance and market to second/vacant homes • Increase occupancy of existing homes 	<ul style="list-style-type: none"> • Expand Chamber's job hub to also link employees to housing opportunities • Reach out to employers to understand needs, unit availability, and build pool of employee-tenants
Accessory (Secondary) Dwellings (ADUs) - promote		<i>Incentives</i>
A second smaller home sharing a lot with a single-family or townhome. Some examples include an apartment over a garage, a tiny house in the backyard, or a basement apartment.	<ul style="list-style-type: none"> • Increase inventory of long term rentals • Create opportunities for dispersed infill in existing neighborhoods • Increase neighborhood safety through greater year-round occupancy. 	<ul style="list-style-type: none"> • Increase community awareness of ability to do ADUs • Explore variances (e.g. side yard setbacks) to make it easier to fit ADUs on some lots • Establish a goal for a desired number of ADUs to be built
STR to LTR Incentive - Matchmaking		<i>Short Term Rentals</i>
Marketing and linking roommates to second homeowners.	<ul style="list-style-type: none"> • Use existing housing inventory to support long-term renters. 	<ul style="list-style-type: none"> • Outreach to educate homeowners of program • Website/database management of roommates and interested homeowners

NEAR TERM – Action Strategies Summary – in place by 2020 (con't)		
Definition	Program Goal	Proposed Actions
Federal/State Grants/Loans/ LIHTC		Funding
Outside funding sources for housing, typically below 80% AMI.	<ul style="list-style-type: none"> Continue to support the lowest income households and to compliment local resources and leverage funds. 	<ul style="list-style-type: none"> Continue use of CDBG, HOME, LIHTC, AHSC; track new Increase capacity for grant writing and administration, and developer assistance (LIHTC applications, etc.)
MMSA – Lodestar		Land – Public Private Partnerships
Seek opportunity to revive abandoned foundation	<ul style="list-style-type: none"> Increase inventory of community housing; may be long term or seasonal employee housing or other. 	<ul style="list-style-type: none"> Initiate discussion with MMSA leadership.
Zoning for Affordability		Incentives
Ensure that local regulations increase the supply and diversity of housing choices, (e.g. small lots for modest/tiny houses, live/work, multi-family by-right).	<ul style="list-style-type: none"> Opportunities for more RMF-1 zoning, , and flexibility in other zones for community housing. Incentivize housing in downtown core and other priority areas. Improve housing potential on IP land. Increase housing opportunities in commercial and industrial zones. 	<ul style="list-style-type: none"> Explore Community Housing Overlay District (CHOD) that provides a package of incentives (fast track, fee waiver, density bonus, etc.) for developers to build community housing in priority areas. Allow more housing options in the IP zone (Mammoth Lakes Foundation land) Explore expansion of RMF-1 zone (multi-family zone that prohibits short term rentals)
STR to LTR Incentive - Amnesty		Short Term Rentals
Waive/reduce non-compliance if illegal STRs convert to LTR	<ul style="list-style-type: none"> Incentivize conversion of STR to long term rental use to increase community housing choices. 	<ul style="list-style-type: none"> Outreach to educate homeowners of program Pair waiver with long-term rental restriction Case-by-case review likely required to determine suitability for waiver

NEAR TERM – Action Strategies Summary – in place by 2020 (con't)

Definition	Program Goal	Proposed Actions
Shady Rest - Design		<i>Land – Public Private Partnerships</i>
Community process to master plan the site.	<ul style="list-style-type: none"> • Large, central parcel: Create a great neighborhood! • Increase community housing choices. 	<ul style="list-style-type: none"> • Understand circulation, housing mix, other amenities, and financial opportunities and constraints. • Work closely with neighbors, future residents, and community stakeholders. • Develop guiding principles; phased development.
Housing Mitigation Regulations		<i>Development Requirements</i>
TOML requires new residential and commercial development to pay fees related to their impact on employee housing needs. Adopted in 2015.	<ul style="list-style-type: none"> • Desire more community housing in downtown/mixed-use development. • Ensure fees collected represent net-neutral impact (development pays for impacts – no more, no less) • Use fees to build units – leverage other funding/state/federal. 	<ul style="list-style-type: none"> • Adopt a fee increase schedule that will raise fees over time to address actual impacts. • Scale fees based on size and intensity of use (e.g. 5,000 sq. ft. home should pay more than 1,000 sq. ft. home) • Incentivize development of community housing by investing collected fees in new development. • Require development of community housing if fee increases/incentives do not increase housing production.
Inclusionary Zoning (IZ)		<i>Development Requirements</i>
Requires that new residential subdivisions and PUD's include/build homes that are deed restricted for community housing.	<ul style="list-style-type: none"> • If reinstated, est. 150 to 250 unit potential under current zoning (10% IZ) • IZ helps get missing middle housing developed • Avoid missing opportunities as development picks up – monitor markets 	<ul style="list-style-type: none"> • Consider re-adopting inclusionary zoning within two years • Design the ordinance to have carrots along with the stick • Make Inclusionary zoning a priority for the next election.

MID TERM ACTION STRATEGIES – In place by the end of 2025

Definition	Program Goal	Proposed Actions
Enhanced Infrastructure Financing District (EIFD)		Funding
Allocation of new property and/or sales tax in defined districts. SB 628. Called Tax Increment Finance (TIF) outside of Ca.	<ul style="list-style-type: none"> Use this financing tool to support multiple community goals including Walk, Bike, Ride, downtown revitalization, and community housing. 	<ul style="list-style-type: none"> Consider EIFD to kick start development in downtown (long term process) Create boundaries, legal structure, plan Include community housing as an eligible use of proceeds
Linkage Fee for STR		Short Term Rentals
A fee directly linked to the need for housing generated by STRs. Two impacts: reducing the supply of housing available to residents and creating demand for housing by creating jobs.	<ul style="list-style-type: none"> Increase funding for housing needed to support jobs created by STRs; Create more parity between STR and other business uses. 	<ul style="list-style-type: none"> Explore impact fee that applies upon conversion to STR or yearly TOT certificate renewal May require nexus study Assess fee at rate to address impacts, but not discourage STR licensing Enforcement needed
Public Land – Tier 1 Sites		Public Private Partnerships
Partnering with developers to build community housing on town owned land.	<ul style="list-style-type: none"> Increase housing options. 	<ul style="list-style-type: none"> Create Guiding Principles Understand site constraints Issue Request for Proposals on two sites: Park and Ride and Fire District Parcel Keep prioritized list for future housing opportunities

MID TERM - Action Strategies Summary – in place by 2025, con't		
Definition	Program Goal	Proposed Actions
Employer Assisted Housing – Property Management		Public Private Partnerships
Support for employers that provide/desire to provide housing: contracting to manage rental units.	<ul style="list-style-type: none"> Expand support to employers wanting to provide housing; Incentivize short-term rental owners to convert to long-term. 	<ul style="list-style-type: none"> Set up central property management system for employer membership Research property management options – existing companies or building capacity Begin with employer assistance; expand to incentivize short-term rentals to convert to long term
Land Acquisition- USFS within Town		Public Private Partnerships
Acquiring land through purchase or trade	<ul style="list-style-type: none"> Increase community housing inventory Incent public private partnerships 	<ul style="list-style-type: none"> Approach Forest Service with coordinated list of conveyance/exchange requests
Shady Rest – Entitlements, finance		Land – Public Private Partnerships
Seek Land Use Approvals; evaluate financing	<ul style="list-style-type: none"> Create a great neighborhood. Increase community housing choices. 	<ul style="list-style-type: none"> Work closely with neighbors, future residents, and community stakeholders Evaluate financing options (state/federal/local/PPP)
Amnesty unpermitted units		Development Requirements
Intended to increase the stock of legal rental housing by incentivizing illegally created units to apply to be legalized.	<ul style="list-style-type: none"> Improve rental housing conditions Increase the inventory of legal housing stock Improve recourse for tenants in illegal units and potential for landlords to make repairs. 	<ul style="list-style-type: none"> Review other community amnesty codes: define parameters. May include affordability requirements. Apply amnesty to specified units: illegal ADUs to start. Pair with a low/no-interest loan program for landlords/owners to complete necessary health/safety repairs in exchange for a limited term deed restriction.

MID TERM - Action Strategies Summary – in place by 2025, con't		
Definition	Program Goal	Proposed Actions
Loan Program – LTR Landlords		<i>Employer and Community Housing Programs</i>
Provide low or no interest loans to landlords to complete health/safety repairs who agree to rent long term.	<ul style="list-style-type: none"> Create a tool that supports landlords in improving housing quality and meeting licensing requirements. This program pairs with other housing tools: rental inspection program, ADUs, amnesty for unpermitted units, conversion of short-term rentals to long-term. 	<ul style="list-style-type: none"> Reinstitute CDBG loan program (MLH); explore using seed money from general fund Design program – evaluate loan terms, combine with rental/affordability requirements Seek feedback from funders and landlords
Inspection/Licensing – LTR		<i>Development Requirements</i>
Create a licensing and inspection program for long term rentals.	<ul style="list-style-type: none"> Create a more holistic licensing system. Ensure basic health and safety standards in long term rental inventory. Pair inspections with a loan program that can help landlords make necessary repairs. Track long-term rental inventory and understand if homes are lost or gained. 	<ul style="list-style-type: none"> Review other community's codes Build off of STR license/inspection program Require Business Tax Certificate for all units Establish inspection criteria; focus on safety Explore need for “priority property” list of units most in need of repair
STR to LTR Incentive – property management		<i>Land – Public Private Partnerships</i>
Providing rent guarantees and property management in exchange for renting units long term that were vacant or rented short term.	<ul style="list-style-type: none"> Incentivize owners of existing housing to add it to the long term rental inventory. 	<ul style="list-style-type: none"> Can combine with employer property management assistance (see Employer and Housing Programs section) Program outreach/education to STR owners Locate/pre-qualify tenants Establish program parameters (rent rates/affordability levels, etc.)

MID TERM - Action Strategies Summary – in place by 2025, con't

Definition	Program Goal	Proposed Actions
Accessory Dwellings (ADUs) – pre-approved units		Incentives
A second smaller home sharing a lot with a single-family or townhome residence.	<ul style="list-style-type: none"> • Increase inventory of long term rentals • Create opportunities for dispersed infill in existing neighborhoods • Increase neighborhood safety through greater year-round occupancy. 	<ul style="list-style-type: none"> • Incentivize with Town funding, pre-approved plans, or pre-fab units in exchange for commitment to rent long term
Private Donations/Grants		Funding
Tax deductible contributions to a non-profit organization, which purchases or develops housing.	<ul style="list-style-type: none"> • Create or collaborate with an existing entity to support private donations to a housing fund. • Link to Action Plan efforts. 	<ul style="list-style-type: none"> • Consider creation of a Mammoth Lakes Community Foundation with a dedicated fund to act as a pocket for private donations.
Fee Waivers/ Substitution		Incentives
Water/sewer, building permit or other fees waived in part or whole to reduce cost to build. Another source needs to cover cost of fees waived.	<ul style="list-style-type: none"> • Promote matching funds for development of community housing. • Help incentivize community housing development in priority areas • Pair with CHOD incentive package (see Zoning for Affordability) 	<ul style="list-style-type: none"> • Make fee waivers automatic for deed restricted units. • Make fee waivers a certainty - schedule of when, which and how much fees are waived for what type of affordable housing development. • Waivers of special district fees to be considered over longer term (e.g., parks, fire, police, etc.)

MID TERM - Action Strategies Summary – in place by 2025, con't		
Definition	Program Goal	Proposed Actions
Fast Tracking		Incentives
Gives priority to developments that include affordable housing.	<ul style="list-style-type: none"> Proposed community housing developments should have priority and ability for faster approvals. Recognize time/value of funding. Part of CHOD incentive package (see Zoning for Affordability) 	<ul style="list-style-type: none"> “Front of the line” policy for community housing proposals Explore the ability for more staff-level decision-making (fewer discretionary elements) for community housing. Note: currently not a widespread problem.
Rehabilitation/Weatherization		Housing Programs
Repair, update, and improve energy efficiency in existing homes	<ul style="list-style-type: none"> Reduce energy use and improve housing quality and affordability through better utilization and expansion of these programs. Increase awareness of existing opportunities, explore new ones and seek partnerships to reach more members of the community. 	<ul style="list-style-type: none"> Do better outreach of existing programs Approach High Sierra Energy Foundation about expanding residential options Coordinate with Town code enforcement and retrofit opportunities
Mobile Home Park Affordability		Housing Programs
Preserve long term mobile home affordability, quality and stability for residents.	<ul style="list-style-type: none"> Increase affordability and predictability for mobile home residents. Mobile home owners have limited options for placement and are subject to a “monopoly” nature of mobile home parks (limited availability). 	<ul style="list-style-type: none"> Research options; long-term tool Strategies may support tenant empowerment or resident or public ownership opportunity.

APPENDIX A – Timeline and Roles by Primary Action Task

Timeline of Priority Tools																						
HOUSING STRATEGIES		Strategy Type		2018				2019				2020				MID TERM					Long Term	
				2021				2022				2023				2024					2025	2026-2030
STRATEGIES		Quarter		1	2	3	4	1	2	3	4	1	2	3	4							
Policy Actions																						
Promote ADUs (outreach/education)	Incentives																					
Zoning for Affordability	Incentive																					
STR Amnesty	STR																					
Housing Mitigation Ordinance	Requirement																					
Inclusionary Zoning	Requirement																					
EIFD	Funding																					
Linkage license fee for STR	STR																					
Amnesty for unpermitted units	Requirement																					
Inspection/Licensing for LTR	Requirement																					
Fee waivers/substitutions	Incentive																					
Fast Track Processing	Incentive																					
Development Actions																						
Shady Rest - Acquisition	PPP																					
Shady Rest - Design	PPP																					
Shady Rest - Entitlement, Finance	PPP																					
Shady Rest - Construction	PPP																					
Land Acquisition - MMSA Lodestar	PPP																					
Public Land for Development - Tier 1 Sites	PPP																					
Land Acquisition - USFS Within Town	PPP																					
ADU pre-approved units	Incentives																					
Public Land for Development - Tier 2 Sites	PPP																					
Public Land for Development - Tier 3 Sites	PPP																					
Programs																						
Home buyer assistance (expanded)	Program																					
Renter Assistance (employers)	Program																					
EAH - Tenant/Landlord matching	PPP																					
Second Homeowner Roommate Matching	STR																					
EAH - Property Management Support	PPP																					
Loan Program for LTR landlords	Program																					
STR Conversion - Property Management	STR																					
Housing Rehab	Program																					
Preserve Mobile Home Park Affordability	Program																					
Finance																						
Dedicated Local Tax (to vote Nov. 2018)	Funding																					
Federal/State - Grants/Loans/LIHTC	Funding																					
Private Donations	Funding																					

Key:

Action Phase

Ongoing Phase

Matrix of Responsibilities by Type of Action

HOUSING STRATEGY	STRATEGY TYPE	IMPLEMENTATION RESPONSIBILITIES					
		Town	MLH	Chamber	MMSA	Employers	Other
Policy Actions							
Accessory Dwellings* (promote)	Incentives	x	x				Lead TBD
Zoning for Affordability*	Incentives	L	S		S		MLF (IP land), community
STR to LTR incentive: amnesty	STR	L	S				
Housing Mitigation Ordinance	Dev Req	L					
Inclusionary Zoning	Dev Req	L					Community
EIFD	Funding	L					
Linkage license fee for STR	STR	L					
Amnesty for unpermitted units	Dev Req	L	S				
Inspection/Licensing for long term rent	Dev Req	L	S				
Fee Waivers/Substitutions	Incentives	L					Special districts (long term)
Fast Track Processing	Incentives	L					
Development Actions							
Shady Rest - Acquire Land, Design, Entitle, Finance, Construct	PPP	L	S				
Land Acquisition - MMSA Lodestar	PPP	S			L		
Public Land for Dev't - Tier 1 Sites	PPP	L/S	S				Fire District (for FD parcel)
Land Acquisition - USFS Land Within Town	PPP	L					FS, stakeholders
Accessory Dwellings* (pre-approved units)	Incentives	L	S				
Programs							
Home buyer assistance (community and employers)	Programs	S	L	S	S	Working group	
Renter assistance (employers)	Programs			S	L	Working group	
EAH - Tenant/Landlord matching	PPP			L	S	Working group	
STR to LTR incentive: roommate match	STR	S	S	L		Working group	Property managers
EAH - Property mgt support	PPP	S	S	L	S	Working group	MLF
Loan program for LTR landlords	Programs	S	L				Landlord/prop mgr outreach
STR to LTR incentive: property mgt	STR	S	S	L		Working group	Foundations, prop mgrs
Housing rehabilitation	Programs	x	x				Lead TBD
Preserve mobile home park affordability	Programs	S	S/L				

Matrix of Responsibilities by Type of Action (ContinuedHOUSING STRATEGY	STRATEGY TYPE	IMPLEMENTATION RESPONSIBILITIES					
		Town	MLH	Chamber	MMSA	Employers	Other
Finance							
Dedicated local tax	Funding	S	S/L				
Federal and state grants/loans; LIHTC	Funding	L/S	L/S				Lead depends upon task
Private donations/Grants	Funding		x	x			Lead TBD

APPENDIX B – Open House Public Comments

Goals/Objectives – Questions

Resident Occupancy:

Is it important to increase local occupancy – low priority, medium priority, high priority?

- Medium to high. I believe the community would thrive from having more year round residents. More housing options would greatly improve this situation.
- High priority.
- High priority; the community needs more young families and young people year-round.
- High priority. Many of my co-workers do not own cars and had trouble holding jobs in town because they had to commute from out of town because they struggled to find housing in town.
- High priority.
- High priority.
- Rental or own? If we do not have [?] it is a moot point. if we do not have better paying jobs/more consistent (year round). So answer is no for moment but could change.
- No. Current level .3 occupancy.
- High.
- High!
- Medium
- High
- High
- High Priority
- High bc we need to fill jobs

Income Ranges:

Are income targets appropriate?

- I still believe the lowest income ranges are the highest priority as that is the base of our hospitality workforce as well as the demographic most likely to end up homeless.
- Yes. Lower income people barely have a chance to buy, much less compete with rent.
- Ownership = between 75-100% AMI; ownership = more <60% AMI – provides stability in work force and gets folks invested in community.
- Annually 35-60K
- Yes
- Yes
- Yes, appropriate.

- No. Up to 200%.
- Yes
- Yes
- Yes
- Those with the greatest need & most difficulty affording rent but week here.
- Absolutely- most mtn employees make less than 55K a year
- Up to 80% miss the mark- these people are not stable enough/ well off enough to seriously consider buying 75-200% AMI is KEY
- Yes- Below 80% rental below 120% ownership
- Need to build more for market to work – need focus up to 200% if ownership is to increase across community

Own/Rent Mix:

Are the general concepts of desired own/rent mix appropriate... or are more firm targets desirable?

- I feel comfortable with this being a more general guideline than firm %.
- I think they are appropriate. I think the home ownership income target should be lower. About 50%.
- Yes.
- I think the ownership % is too high. Not many people, especially in the service industry, are in a financial position to come up with a down payment.
- Ownership is too high. There are many transient people who are only here for 2-5 years who need rentals.
- Have to work with what can be achieved.
- Yes.
- Could we have specific numbers and measure by still work on these goals with helping people buy?
- Firm “Rent” targets. In reality, people who work 2/3 jobs just to live here can rarely afford to buy
- The amount of people who are in town 90% or more of the time is lower than everyone thinks.
- Not a big priority to me- people new to the community really need rentals to get settled here and longer term residents really need opportunities to buy
- Given economy of this town high % rental – long term is OK and very acceptable

Is this an important measure to track – low priority, medium priority, high priority?

- Low. I think it’s more important to track whether people’s housing is affordable regardless of whether they own or rent.
- Yes – High priority.
- Measurement allows for determining if needs are being met.
- Yes, I imagine there is a minimum ownership percent needed to maintain a successful year round community.
- High priority
- Yes.

- To a degree.
- No
- Medium
- Medium
- Semi-Medium
- High Priority
- Low – only if hotel condos are taken out - not a great measurement

Jobs/Housing Relationship

Is the goal of 200-300 community units too ambitious, too low or about right?

- In reality, it's probably ambitious but it's important to set goals high.
- I'm not sure but it is probably right.
- No more!
- Goals should be ambitious! Maybe set bi-annual goals too.
- Yes this is about right. Everyone I know that has tried to find housing had to settle for something too expensive because it was their only option.
- About right. Is ambitious, but it must be done.
- Just right.
- If no economic development growth think ambitious.
- Good.
- About right.
- About right
- About right
- Too Low
- Yes its ambitious but we need to be ambitious!
- About Right
- Address all income levels - yes

Is it important for local employees to be able to live in town, if they desire – high priority, medium priority, low priority?

- High.
- High priority.
- High priority
- Yes, high priority. Live where you work saves money!
- High priority.
- High priority.

- High priority.
- Low priority. The goal to have a relative close place. Town is fairly small; there will only be a certain amount of land for housing.
- High. We do have to look regionally, however.
- High.
- The high priority is community in winter is housing,
- High
- High
- High
- Medium- ideally yes but not absolutely required
- High Priority
- No – “the desire” does not meet economic realities – more housing yes, but wrong measure.

Land Questions

Are any key sites missing?

- No
- No
- No. Downtown corridor needs to be a huge focus though
- Comment re: RMF-1. When redevelopment of old apartments occur maybe require higher density
- Down by land across from airport
- No
- Bell shape parcel is not wetlands

Do you agree with the priorities and actions identified?

- Yes
- Yes
- yes
- Depends – shady rest looks to be in play. Would this supersede all others?
- Agree with pursuing discussion with Inyo NF re: their “compound” and opportunity to partner with them on redevelopment of that area to accommodate their needs and town needs= their employees are part of our community.
- No there is so much USF low surroundings the TOML- Must be in discussion re: expansion- maybe incentive the FS for their employees
- I believe the shady rest parcels uncertainty prohibits further land trades w/USFS
- Generally- left out “cost”

- Not in the case of national forest land. Shady rest that should be acquired by TOML- By eminent domain for friendly condemnation, even better if possible.
- Not in the case of the community center PARK – we’re short of parkland [?]

Should other criteria be considered in prioritizing sites?

- No
- No
- Timing – some units now
- MMSA needs to be included in discussions as its many of their employees who need housing.
- Land at gateway should be park, not sub-divisions or retail
- Availability of a public private partnership; Housing that meets a cross section of workforce house- up to 200% of AMI; regional workforce – Topaz to Bishop?
- No-Not for the forest service/ national forest land. Why would the forest service do another exchange when the town hasn’t acquired/ developed shady rest for AH as zoned?

Regarding planning and creating partnerships to build housing on Town owned land, how would you describe a successful outcome?

- 100 + Acres for housing
- Build Something!!!
- More units on the ground. Creativity. Regional solutions. Commercial loft apartments
- Look to historic successes MLH has built many units and secured lots of funding for these projects.
- Could be better MMSA?
- Develop USFS/ OLA, shady rest for government housing; federal-state-county-town. Townhomes could replace old trailers
- Funding matches, leverage grants, cross section of AMI levels, No STR, Increased Density
- Do not convert parklands – we are short as-is; Purchase vacant lots in areas zoned for LT rentals- build more apartments, triplexes, duplexes, & SFRs. Purchase (or acquire through friendly condemnation/eminent domain) properties which look “abandoned.”

If you were to develop a site today – which would it be and what type of housing/for whom would you build? Why?

- Single Family, Closer to AMI. That’s our demographic
- Many answers here. This question goes back to what is the need. Perception is price affordable/long term housing (rental)
- Small houses/ Facilities for multiple tenant/seasonal housing needs
- Downtown + Shady Rest
- Shady rest site with parking. Ask USFS to annex same of the surrounding land to the TOML for housing
- Shady rent parcel. Keep it zoned affordable. Buy it for Mammoth Lakes Housing. Do NOT rezone ANY of it!!

- #1: # of small sites purchased- public/private investment to build housing that is affordable by design- Small, long term workforce only partnered with local business- do it now- 6-18 months; #2: 1-2 OF THE LARGER SITES- shady / foundation property. Longer / mid-term 3-5 YRS
- Shady Rest tract, as zoned (for workforce housing). That's why the Forest Service entered (& completed) this LEX [land exchange] – why would the FS even trust the Town if we can not follow through with this.

Employer and Community Program Questions

Do you agree that these four programs should be priorities?

- As compared to what? They all have a place and are part of current solution.
- Even though I think the homebuyer assistance is important long term, I think rental assistance should be a higher priority now to help local employees stay local and avoid homelessness.
- Yes
- Yes
- Yes
- Event though I think the homebuyer assistance is important long term, I think rental assistance should be a higher priority now to help local employees stay local and avoid homelessness.
- Yes
- Yes! Absolutely!!
- Yes
- I do
- Generally yes
- Yes, I am personally affected by the housing buyer assistance issue. We make – 60K for a household of 2- too much for most programs but can't afford to buy anything on our own.
- Seems like #5 could be higher priority, especially is there are enough employees with housing now--- if not then 5 may be appropriate.
- Anything that will make the housing crisis into a forward motion should be priority.
- Tenant/landlord matching – yes! Very doable, but currently no housing options for MLH to link to.
- Property management- 100% yes! I think this would be huge; Homebuyer assistance – IDK anyone who makes under 40k a year who would even consider buying so yes definitely raise the requirements! 80-150%AMI would be good; Rental assistance – not sure the payroll deduction would work b/c ppl make so little in service jobs anyway- then they couldn't afford rent too.

Would you suggest alternative approaches to assisting employers in pooling resources to more effectively assist their employees with housing?

- We should always look to alternatives. Unfortunately there is a lack of vision by MLH and other to look at alternatives.
- Employees are hard up for ownership
- I would suggest employers to provide that assistance, and decrease the cost of employee housing for mammoth mountain employees.

- I think maybe the housing department could expand quite a bit. The only way it will work is if the town works with the resort and homeowners also need to do their part.
- Not sure- Like a more centralized place to look for rentals- we don't have a mammoth craigslist- look into bhubble.com for small mountain towns classifieds.
- Contract w/ MLH to do property management (or with other property mgt companies)
- These super small employers don't have tons of resources to pool. I think the property management idea is key though.
- Creative equity pool to acquire housing units; restrict to no STR – allow rental program with transition to owner program. Economics can work now.

Would you or someone you know be interested in the proposed expansion of the down payment assistance program to reach higher income households?

- Would depend on range, but yes, worth looking at.
- I'd personally like to see funds for higher income go into finance class, budgeting, saving, etc.
- Yes, we should expand it
- Yes
- Yes
- Yes
- Yes!
- Yes, I would be interested in the proposed expansion of the down payment assistance program to reach higher income households because for residents in Mammoth Lakes the shoulder season highly affects the affordability for residents and the availability for housing is only during the slow items of a year when people are financially budgeting
- Absolutely
- Yes- If It does not become so bureaucratic so it doesn't work or scare people off- MLH/ Town is pretty good at creating programs people do not use!
- YES!
- N/A, but I'm sure that there are many that I don't know.
- Yes!
- YES! ME/ALL of my friends/coworkers. YES!! This is needed NOW!!

What is the best way to get information out to homeowners and renters about these programs?

- This is a question that should have been asked and answered long ago. (1) work with accounting companies; put info into monthly bills [?]; (2) we have a postal distribution base, but build email campaign to spread word; (3) just like school, have employer give info back.
- Word of mouth! Utilize prominent community members; Buy-sell-trade
- Mailing / Door by door flyers

- I think MLH is doing a good amount for those looking
- Social media /POBox direct mailing
- Solicit by advertisements
- Facebook, Newspapers, Robo calls-maybe?
- For the town, the mountain and the property managements companies to work together to spread the word and hold meetings.
- The town needs to set some boundaries
- No single host way- all channels.
- KKMT? Social Media
- Possibly through their employers—in addition to newspapers, other media.
- Newspaper, Radio, townhall meetings, [?]
- Ahh the mammoth conundrum. No good way to disseminate info. We need a new local media group... the millennials are working on it

Funding Questions

Building housing affordable for locals takes numerous funding sources. State and federal monies can help provide housing for households earning 80% AMI or less (below \$55,000 for an average 2.5-person household). Local sources are needed to acquire and leverage state and federal sources, as well as assist higher-income households in Mammoth Lakes.

Likewise, implementing many components of the housing action plan will require financial resources to support man-power/capacity to do each task; help monitor, maintain and manage programs; and help fund programs where state/federal funds fall short. A diverse array of funding is needed.

- *Do you agree with the priority funding sources, or would you suggest changes or other options?*
 - Agreed with the exception that housing should be in control of the fund. Not town council because they do not seem to find affordable housing a pressing issue.
 - I agree with the dedicated tax. I think MLH should have total control of how the funds are used.
 - Increasing TOT allocation is main priority. Then the founding is consistent and reliable
 - I do not believe that TOT should be raised by 2%. Rather, a re-allocation of the 13% currently changed to provide housing with a larger percentage.
 - There are a number of items we can do now without adding much to manpower. Adding 20 rentals and [?] 10 more hours a year should not take much additional tax or cost.
 - Yes – agree.
 - Definitely agree a larger portion of TOT needs to be dedicated to community housing! I'd love to see that on the ballot next year.
 - Funding is adequate IF we procure a land base. Existing commitments to housing have been under-met the past few years. Asking for a larger slice of TOT carries a burden of doubt the Council will fully fund such general fund \$

- I think a dedicated tax and EIFD are really good options. I feel very skeptical about private donations as those with the money to buy property and possibly donate have already shown they don't care about this problem. So I don't know who would actually donate. Loans and grants only help those below 80% buy houses but they don't have stable income (due to drought and mother nature) to pay mortgages and are more likely to keep renting and benefit from rent assistances
- Dedicated tax- charge to higher priority, as history shows that MLH/ Housing is woefully unfunded. Contributing at least 3% of TOT should be considered, and a ballot initiative could be successful (if enough education is provided so that public understands that this is not a new tax) change priority to # 1 or 2??; Increase staffing of MLH to pursue more grants, which have been successful in the past- also for debt financing with favorable terms; EIFD- Low priority due to complexity of process, time required and chance of housing being neglected.
- Lets get more from the TOT!; Can we institute a tax on vacant second homes???
- To continue to tax the local population and visitors simply makes the cost of living in Mammoth Lakes go up – at some point this is not good for the very people we are trying to assist with housing; Private business Equity Fund should be a higher priority along with a public/private type fund; currently a significant amount of funding seems to go to planning and administration (i.e. \$300,000 or more to MLH (above affordable salaries?) and not to putting housing on the ground; always seems to be tax more be the answer. Do not take Town general funds – all that means is reduced street work, recreation and no better police service.
- Dedicated tax YES! We need more of the TOT to be allocated to housing but we must have a plan for how all funds will be used/how to truly address and fix the housing issues; EIFD- yes but I don't fully understand it; Private donations who is going to donate to housing in the community? Not to be insensitive, but IDK who would support the cause of kids living in a ski town. Maybe some rich second home owners but compared to other causes people donate to, I don't see this competing; Federal/state grants/loans- yes let's contribute! Very important it just doesn't help the missing middle.

Preservation and Improvement Questions

A big theme in the Needs Assessment was the poor quality of the existing housing inventory, especially for renters.

- *Do you think a rental inspection program for long term rentals is appropriate?*
 - Maybe educating landlords + tenants about what their rights + responsibilities are -letting renters know their landlord has to maintain their unit.
 - Yes
 - Not sure; would the cost be placed on the landlord? That could up rent.
 - Worth looking at. We all have stories and it creates a concern some units are not very good.
 - Yes
 - Yes!
 - Yes
 - Much of our housing is older sub-standard
 - Added cost may lead to more short term rental.
 - Yes but don't make it too stringent use mainly for blatant violations use more to promote the (carrot) loans program for upgrades.
 - Sure
 - Yes- but need to prioritize these, not just any rental
 - Yes, being an experienced renter I can say it has gotten harder to find a home. The landlords I have encountered more recently are very choosy and very quick to assume anything.
 - Yes! Very!
 - Yes!
 - IDK... more hoops for landlords to jump through will likely reduce their willingness to rent LT as a solution to STR Maybe standards established but please don't make town have to do inspections- people will subvert the process.
- *What positives and negatives do you see with this type of program?*
 - This is great in theory, but will landlords just tack on the extra cost to their rent?
 - I think that increased awareness is crucial. I see this as a positive direction. Do not see any negatives.
 - + Safer Units, + Happier Tenants; – Coast of the program (who pays)? – How often are inspections done? – May push landlords /owners to STR?
 - Not everyone wants to have an “inspector” in their house.
 - Health and safety should be a priority, including habitable housing. Slum lords not allowed.
 - Positives: people are living with black mold and don't know how to get their landlords to fix it.
 - Positives – protecting renter's health and safety.
 - Much of our housing is older sub-standard

- Positive- curbs exploitation, abuses; Negative- More bureaucracy and complications
- More hoops= bad news
- Nervous about the cost for landlords- would they choose to take units off the market? I am looking at becoming a land lord of a duplex as a variable option to buying property in town- if more fees are associated that will cause complications
- Especially important where subsidies are involved.
- I think it could improve the already poor quality of some of the homes available; there needs to be a workforce available to the town on a short notice basis to address these issues.
- Only Positives!
- A safer environment for families! I knew a family who had to move from their apartment b/c of mold. The town did ZERO to help them and the landlord got away with it.
- *A loan program to help landlords make necessary health/safety repairs is also proposed. How important is it for this to be part of the inspection program – very, moderate, not at all.*
 - If an inspection program is put in place, I think a low/no interest loan program for landlords is HIGH priority.
 - Moderate, I believe in the inspection process, but feel that it is properties owners' financial responsibility to meet health/safety standards.
 - Moderate
 - Not enough info to say here. Would seem logical.
 - Very-moderate. Education regarding program existence and availability is required – Outreach!
 - Very important. Being a landlord is expensive.
 - Being a landlord is costly.
 - This may help control \$ usually added to rent.
 - Very important- need to convince land lords to register.
 - Moderate - Could be an incentive to create long-term rentals.
 - Very- see above
 - Very – as already stated, must go hand-in-hand with inspections.
 - Not at all!
 - Very- there are many slumlords in ML- \$ People live in these leaky, moldy dwellings
 - VERY – this is the most promising of this section to me. Landlords need assistance to be motivated. My condo fireplace retrofit was \$4K and pellet stove was \$5K – very expensive.
- *Should this program be a high priority, medium priority or low priority?*
 - High
 - Low
 - Medium

- Again, not enough info to give recommendation.
- Medium. Tracking of LTR availability and change should be implemented.
- High priority.
- High priority.
- High
- Low
- Medium
- High priority
- High Priority
- High- but only if landlords qualify
- Medium priority – below the priority for converting STR to LTR
- High

Mammoth Lakes has 140 mobile homes, and rents have increased an average of 20% since 2011 – faster than any other type of rental (single family, condo, etc).

- *Should this issue be a low, medium or high priority?*
 - Medium
 - Medium-High
 - Are we saying mobile homes are low income? Unless this was a restriction on rents it is all part of the challenge we face but owners should be able to rent at what they look at right amount.
 - Medium
 - High priority
 - High
 - High- Thought about buying a mobile home unit until I learned about rent cost
 - Low
 - High
 - High
 - High
 - Medium
- *What ideas do you have about potential solutions?*
 - Is it possible for TOML to reduce the amount of property tax the land owner pays in order to lower lot fees. Or an incentive of some sort that TOML can offer to land owner.
 - Maybe town owned land w/mobile home units (privately owned)
 - Need more LTR and less STR. Goes back to Airbnb, etc.

- Incentives for low rent.
- Common area fees are way too high; mobiles and condos are out of reach due to really high common area fees.
- Allow people to buy lots in town and have their own mobile home or tiny homes on them (change zoning/ordinance)
- Some sort of limit (%) to increasing space rentals- (per year or tied to other market factors?)
- I think there should be one board of individuals responsible for granting permits for both long and short term rental, with the priority of long term rentals emphasized exponentially.
- Rent control tied to either AMI', or CPI, etc.
- Talk with SDE about reducing their rates especially in the winter!!
- I don't know... I guess this is important but not sure it's a priority.

Short-Term Rentals Questions

Mammoth Lakes relies upon revenue generated by TOT on short term rentals, yet when long term rentals convert to short-term rentals, this reduces home available for residents.

- *What are your thoughts on finding the right balance?*
 - TOML ordinance adoption that limits STR annually. See Jackson Hole and Crested Butte, CO. STR limits & Restrictions will be the most effective initially.
 - I think short term rentals like Airbnb should be permitted but only in a limited way. Perhaps there could be an allotment of properties who are allowed to participate. The rest would then have to become long term rentals.
 - Make Airbnb pay tax. [?] to open up more long term units.
 - The town shouldn't rely on TOT. More homeowners or builders could help generate more revenue.
 - Without housing, businesses struggle to find qualified employees so a balance is important in order to help the town's economy thrive.
 - TOT generated \$8 million last fiscal year! I think the focus should be allocating a much higher percentage of this towards affordable housing.
 - Until our local long term housing is sufficiently provided, short term housing shouldn't be a top priority.
 - Condos, hotels etc were meant for this. Apartments, houses should prioritize long term.
 - Not sure the above statement (ML relies on..) is a fully documented true statement
 - All depends on level of private property rights you want to address; Create other financial incentives- buy with and take out of STR program
 - Our recent initiative to preserve existing neighborhoods (long term rentals only, unless zoning changed by public in a ballot) is the best way to keep present balances along with increased TOT enforcement (Aided by technology)
 - Do not look for the right balance. There will always be a deficit of long term rentals, not short term. Concentrate on increasing long term, more than finding what the proper balance is.

- The short term rentals definitely cause a struggle for residents to find affordable, well maintained rentals. I feel there should be a bigger percentage of long term rentals versus short term rentals, even though it would lower revenue. I think we should focus more on the residents that would like to build a life for themselves.
 - The number of STR's has increased dramatically in just the last few years. As a 7th year resident I have watched this grossly affect the available long-term housing available in the mammoth area. The price has also gone up dramatically in just the last two years.
 - Incentives to 2nd homeowners who don't use their places themselves
 - Incentivize second homeowners to rent to locals instead of nightly rentals
 - Very tricky- this provides income for many people so it's a sensitive subject. And it runs our town. I think penalties on illegal rentals should go directly toward converting to LTR and incentivize that conversion through amnesty.
 - I feel there should be a limit on STR. A certain amount of individuals should be able to hold a license for STR. Also I feel there should be some sort of zoning for STR. STR should only be allowed near the lodges, hopefully opening up more housing for residents.
- *Do you feel a fee for licensing STRs to help address housing impacts is appropriate? Pluses/minuses?*
 - Yes!
 - If you install a licensing fee, depending on how much it is, it still give the rich an advantage. People with higher incomes might be able to afford the fee more than people with lower incomes.
 - No, not when TOT is the life blood.
 - Yes. STR owners earn a lot of money by undermining the system; no negatives for STR fees.
 - Yes
 - I'd rather see more \$\$ taken from TOT revenue. I don't think a fee would make much difference.
 - Yes.
 - Yes! Help to mitigate impact or disincentive. We have enforcement to help find violators already.
 - We have big issues collecting TOT, Collecting this is key!
 - No- Is it really a Fee or Tax?
 - Yes- a very good suggestion, since STR's actually create a need for new housing in 2 ways- new jobs + reduced LT rentals available
 - fee for licensing STRs—stick. Yes, along with the fee (bill) add promotional/ educational material to mention the incentives (carrot) in place for long term rentals.
 - Yes, I do feel there should be a licensing fee, so that we would be able to filter and reduce the amount of STR. PLUSES= building a better community, Providing housing for all residents, creates residents housing security. MINUSES= Reduces Revenue
 - Yes, there should be regulations in place to meet the needs of the town and resorts work force. I feel as though the town would benefit from a type of approval process for renting homes short or long term in town.
 - Yes- maybe increase slightly

- Yes-Very! If TOML charges an extra STR tax on homes that are second homes that may be an incentive for 2nd homeowners to not do STR but long term.
- Yes! As long as the fee is reasonable, Its needs to be [?] though – no add'l hoops to jump through or STR owners will rent illegally instead.
- A fee would be very appropriate. The residents in this town are the reason that this town can thrive the way it can.

One goal of the proposed actions is to incentivize owners to convert homes from STR to long term rentals.

- *What priority should this set of programs be? High, medium, low.*
 - (high/medium): Restrictions vs Incentives. Incentives seems unlikely to convert a large increase in investors purchasing multiple properties for AirBNB full- time / short-term rentals-Business with \$6K STR monthly revenue the gap between STR revenue and LTR rent + incentive is enormous. Greed requires restrictions and limitations that bring STR profit down to a level at which incentives will fill a gap and have a chance to be effective. TOML municipal code required to implement the action/ tool and work toward the objectives. TOML enforcement of existing and TBD ordinances related to STR need improvement. 60% of 2016/17 TOT came from APT/ Condo STR? What is the TOML and Resort Mix of hotel/motel and apt/condo STR'S? How do occupancy roles compare? If there were hotel/motel unoccupied rooms in 2016/2017 that would be occupied absent apt/cond STR units the town would still receive TOT, with a shift in source.
 - High.
 - High
 - High. More housing is crucial to the community.
 - High
 - High
 - High!
 - HIGH! This should be so high! This is the only quick action to help our businesses the employees they need to serve the guests.
 - Low, seems expensive for low # limit return
 - High
 - HIGH!
 - High
 - HIGH! Property tax rebates for long term rental properties.
 - High
 - HIGH!!
 - High
 - High! Tax incentives| Insurance incentives
 - Yes- HIGH The HIGHEST of all!
 - High

- *Do you have other thoughts on how to achieve this?*
 - How did towns such as Jackson Hole, WY and Crested Butte, CO, approach? JH, WY prohibits STR; CB, CO is adopting STR limitations.
 - Breaks on property taxes. Perhaps pay for their snow removal. Subsidize their mortgage. There are a lot of ways to incentivize people to convert to long term renters.
 - I think getting the tax [from Airbnb] would be a tremendous help.
 - The amnesty tool should not go forward.
 - There needs to be some sort of incentive for the property owners. I.e. tax breaks, assistance in property improvement.
 - Incentives for converting to long term rentals.
 - I want to focus on incentivizing second homeowners that own SFRs that are rarely used into long-term rentals.
 - Tax incentives. It's really expensive to be a land lord.
 - Due to high purchase price, sadly, I think we will have to monetarily incentivize these to owners and provide them with some sort of security. Their property won't be damaged.
 - Offer land owners/ home owners fee reduction/elimination to add rentals to homes; Charge \$ for short term rentals. Collect TOT efficiently; Control common area fees
 - Be more aggressive in purchasing units as they come on the market; create \$1M – \$2M fund to purchase – not income restrict rental – allow \$ to flow back to fund; Restrict only for workforce/long term residents – ok if someone has retired here and is engaged in community, etc.
 - Coupled with inspections and perhaps some sort of subsidy (to renters – rent or utilities), along with good property management.
 - Revise or variance of landlord / tenant laws to allow landlords to rent long term with the condition that tenants have to vacate the the unit 3-4 weeks out of the year so the landlord can use it or rent it. Just not during holiday periods when workforce housing demand is at its maximum.
 - Decrease the amount of short term rentals; Build and increase the amount of unit on a property
 - I think we need to have the STR's regulated by the town. The resort is what fuels this town and it is growing at a rate that can't be facilitated by the housing that is currently available. This is a serious issue that will cause serious problems when the season starts. Happy employees work at a better rate. As a mammoth home owner I would expect them to care about the wellbeing and future of the resort and town as a whole. Opting to rent on a short term basis is completely avoiding confrontation with this serious issue.
 - Work with Inyo national forest to let the TOML expand housing-friendly parcels for affordable housing units.
 - I love the amnesty idea for illegal STR owners.

Regulations and Incentives Questions

Current actions are phased to focus on increasing housing impact fees and upping incentives first to see if developers will start building community housing as part of their projects. If these do not work, the next step is to look at implementing requirements that they build housing – both through re-instituting Inclusionary Zoning (in place prior to 2015) and requiring development under the Housing Mitigation Ordinance.

- *Do you agree with this approach? Why/why not?*
 - This is a great approach as long as we don't let the incentive-based period for developers last too long; e.g.- reinstate inclusionary zoning if developers have not begun to work on community housing after 1yr,2yrs?
 - Yes, developers normally do not have to consider the impacts of their housing-projects and here those projects are only focused on transient weekend stays.
 - Either... build community housing or the community buys existing housing.
 - Yes/no. Developer incentives do not benefit the community. Zoning requirements are the only way to guarantee anything gets done on the affordable side.
 - No. Inclusionary housing is stepping back in time and is a negative to development. This is a short sighted vision.
 - Incentives haven't proven to work.
 - I think housing should be mandated.
 - No. I think it should be required. Housing should be mandated. Developers will always complain about fees and regulations, but they will build if there is a demand.
 - Yes
 - THEY DO NOT WORK! Start with the next steps! Raise the fees re-institute IZ
 - Yes... we need to incentivize current home and property owners to consider changing the use currently (short term, commercial, etc.) to something different (long term, mixed use of existing commercial space)
 - Yes- particularly ADUs + Zoning for affordability residential and commercial mixed
 - No! Mitigation regs and inclusionary have not worked and should not be the top priorities
 - Yes, we recently lowered fees and mitigation. New development must pay their share. Put a land base under affordable housing.
 - Housing mitigation regs-yes HIGH! Inclusionary zoning- not sure, LOW. Amnesty – BIG YES 100% HIGH. ADUs very good idea HIGH. zoning for affordability – maybe; ADUS Very good idea HIGH. Zoning for affordability- maybe. Fee waivers/fast tracking-maybe.
 - I do, it has worked for communities in the past. We need to do everything we can to facilitate our upcoming work force
 - Yes- if we do not have capacity to do units or programs, we should require developers to mitigate their impacts
- *What priority should this be, high, medium, low?*
 - High – For the next 10 years the only big developments should be dense affordable housing.
 - Medium – high.
 - High.

- Low
- High priority, there's not enough housing.
- Medium
- High
- High
- High-utilizing existing commercial space that can be converted to mixed use by creating housing units above commercial businesses (Mammoth Mall!!)
- High- We need more stock. We should focus on this rather than trying to change STR owners minds. We live in a capitalistic world and it is unrealistic to think private owners will do anything other than what is best for them financially.
- Low the current program has not been given the chance to work. Cost of building has kept out new development – increased costs will not mean more \$'s; Waiving fees only leads to other problems.
- Acquire shady rest parcel, do NOT re-zone this land.
- HIGH!
- Housing mitigation regs – HIGH; IZ – not sure, LOW.
- High
- High

Development impact fees were decreased in recent years in the hopes of spurring more development – so far it has not. The housing impact fees charged for new development in the existing housing mitigation ordinance are much lower than permitted by the supporting nexus (impact) study. Developing a schedule for fee increases to step up over several years is a proposed action.

- *What priority should this be – high, medium, low? Why?*
 - High, ASAP tax payers are subsidizing – leads to the crisis.
 - High
 - Medium? Just make them standard and put money toward community housing.
 - High – but again, less effective than previous zoning requirements.
 - Low. The inclusionary of why no development is a factor of many things. Raising the cost now only reduces the chances of a development happening.
 - High.
 - High
 - High priority.
 - Medium
 - High
 - Medium
 - The lower costs have not been given a change to work no real development has come forward that works in the existing economy of mammoth lakes- other than high \$\$ and single family homes.

- Low- the lower costs have not been given a chance to work- no res. development has come forward that works in the existing economy of mammoth lakes- other than high \$ single family homes
- With a land base for mammoth housing, fees might be leveraged to build. No land and raising land values will make any level of fee structure untenable.
- High but w/close respect paid to how fees will affect developer's interest in building.
- No opinion
- High. Development should mitigate their impacts, just like for other fees!

Of the incentives provided, which do you feel may have the most potential? Should any be a high priority?

- Zoning, fast tracking
- Reduce DIF's; Increase Zoning for secondary dwellings
- ADU's, zoning for affordability, fees/waivers/substitutions. All should be priority.
- Inclusionary + affordability.
- I think it is a different question. If we have MLH, why are they not being more proactive to stop Airbnb from not paying taxes and open up more long term rentals? And why is MLH not more active of reaching out to 2d home owners to get more rentals?
- High. Zoning for Affordability!
- Incentives/fees regarding development.
- I think the fast tracking has the most potential. I don't agree with waiving fees ever. The others should all be high priority.
- Zoning for affordability (most potential). Amnesty – we need to fix current housing stock to be better.
- Fast tracking- move to higher priority (now #6) also for ADU's
- Utilizing current vacant space before doing more development. Creating mixed use complexes and filling empty building is a win/win for everyone!
- Commercial + residential mix- has 2 benefits- increases number of units and revitalizes commercial areas.
- ADU's- aggressive out of reach pre-approved buildings etc. Zoning that allows for more creative mixed use solutions- highest restrictions waived for 120% of AMI projects- at least X% of project.
- Trade inclusionary housing for density bonuses.
- Amnesty
- I think the main priority should be increasing housing available to the locals in any way possible. Increasing development fees may not help if in fact we need to build any more housing.

Regarding ADUs, do you think this tool, with the actions proposed, has potential in Mammoth Lakes?

- Maybe
- Minimal
- Yes!
- No

- I see this as a limited option.
- I don't think it'll provide much housing.
- Yes
- Yes
- Yes!
- Yes
- Yes, yes, yes!

What steps would you see that could get more homeowners to build ADUs?

- Removing the requirement that the primary + secondary units cannot both be rented. This keeps me from wanting to build an ADU- if I move up buy larger house, I want to be able to rent both and not forced to sell. This also prevents second homeowners/ investors from building ADUS B/C it would restrict the sale to people who plan on living in one unit.
- There may be snow storage & parking issues.
- Grants, decrease in property taxes, subsidies.
- Outreach – let people know the new laws!
- Most people do not have this option so it would make little impact.
- I think it should be allowed, but don't see it as having a big impact.
- Takes away snow storage; not much land to build ADUs
- Make it easier to do so through the permitting process. Would need to consider existing CC&RS for each subdivisions, if present
- Limit red tape
- Work with property owners- set up design team to reduce costs- pre design units.
- Deduct ADU footage from maximum square footage of trophy homes. Maybe add footage allowed beyond current limits a foot per foot made to mother in-law apartment.
- Assistance from town w/ building/grant mortgage based an income expected from rental.
- Make it cheaper to do so. If the town could provide a workforce with a set over head to address the problems as they come. The town and resort need to work with homeowners.
- Old deed restrictions prohibiting ADU rentals for long term tenants need to be changed/lifted.
- Outreach | reduced requirements

APPENDIX C – Detailed Action Strategy Worksheets

- 1. Development Requirements**
- 2. Funding**
- 3. Housing Programs**
- 4. Incentives**
- 5. Public Private Partnerships**
- 6. Short Term Rental Programs**

Development Requirements Summary

The below tables summarize the tools that are presented in more detail below.

- Higher priority tools are presented in detail. These are defined as tools receiving a net-yes vote of three (3) or more (i.e., yes minus no).
- Lower priority tools are grouped in a table for further discussion.
- Upon review, it may be desired that some tools be moved up in priority and that some high-priority tools be moved down.

Note on Existing Tools: Many tools are currently in place or have been used in Mammoth Lakes (delineated with an “*”). High priority tools that are in place should be reviewed for potential changes or modifications that can improve their effectiveness. Tools in place that received few or no votes do NOT mean the tool should go away. It simply means that the tool is not a priority for current discussion – the program should continue.

Higher Priority Tools

TOTAL	Blue "YES"	Red "NO"	Tools
3	7	4	Housing Mitigation Regulations*, includes:
3	3	0	<i>Inclusionary Zoning</i>
2	2	0	<i>Commercial Linkage</i>
2	2	0	<i>Residential Linkage</i>
			<i>Impact Fees</i>
3	4	1	NEW – Amnesty for unpermitted units
2	2	0	NEW – Inspection Program for Long Term Rentals

Lower Priority Tools

TOTAL	Blue "YES"	Red "NO"	Tools
1	1	0	No-Net Loss Policy
0	0	0	Annexation Policies
-1	0	1	Condominium Conversion Policy*
-3	1	4	NEW - Rent Control

* Indicates that Mammoth Lakes has implemented all or a portion of the tool listed; alternations may be available to better meet community housing needs.

HOUSING MITIGATION REGULATIONS* AND INCLUSIONARY ZONING

The current Housing Impact Mitigation Fee policy in essence combines commercial linkage, residential linkage, impact fee and inclusionary zoning provisions.

- Inclusionary Zoning (IZ) requires that new residential subdivisions and PUD's include homes that are deed restricted for community housing.
- Commercial linkage requires new commercial development to provide housing or fees for a portion of employees generated.
- Residential linkage requires new homes to contribute to housing for employees relative to demand generated by residential units.
- Impact fees are fees directly linked to the need for housing generated by new development through jobs created.

In General

Many communities have a combination of inclusionary zoning and linkage programs implemented through different ordinances.

IZ applies to new residential subdivisions, requiring a percentage of units to be affordable. Ranges vary between 5% (effective base rate in Breckenridge) to 60% (Crested Butte, CO) in mountain resort communities; 25% - 30% is about average. Options for compliance can include: building affordable homes on-site, building or purchasing off-site units, dedicating vacant land, providing subdivided lots or a cash contribution to a housing fund (cash in lieu). Units built for ownership typically serve households earning 80% AMI or higher; rentals below 80%.

Commercial and residential linkage may be applied to new development and redevelopment. Linkage often targets lower income ranges (below 60% or 80% AMI), related to the types of jobs that new commercial and residential development generate. A range of compliance options is often provided to create flexibility: development on site, off site, land or fees in lieu. Nexus is required.

If development is required, design standards for affordable units must ensure desirable/livable units.

If existing housing stock is permitted to be deed restricted, guidelines are needed to ensure units are suitable for local occupancy and purchase (e.g. not in condo-hotel complexes, low HOA fees, housing mortgage-friendly, etc.). To create new housing stock for residents, a resident should not currently be occupying the unit.



Current/Past Program

How much:

IZ (since 2001): 131 units from below 60% up to 200% AMI. \$3.5-million in in-lieu fees; 4.34-acres of land (all but \$123,000 and 16-units pre-2009)

Mitigation Ord (since 2015): \$100,000

For whom:

IZ: low to above-moderate (<200% AMI);

Mitigation Ord: variable.

Impact fees require a nexus and may be implemented through linkage programs or on their own. Fees fluctuate with building activity. Residential fees imposed on a per-unit, as opposed to per square foot, basis may be a disincentive to smaller unit development. Fees should be sufficient to support production of community housing through other methods – public land acquisition/development, redevelopment, public/private partnership, leverage with state/federal funds, etc.

Concerns with the above include the financial burden on development, as well as:

- For IZ, market-rate homes must achieve sufficient price points to support below-market prices. IZ may discourage smaller market-homes and market-affordable solutions (e.g. “missing middle” price points).
- For commercial linkage, some types of commercial development may be encouraged or discouraged if fees vary significantly by commercial type (e.g. retail vs. bar/restaurant vs. lodging, etc.) – this can be a positive or negative depending on the desired type of development.
- Residential linkage requirements often increase with house size and may exempt homes below a certain size (e.g., under 1,200 sq. ft.) to avoid discouraging construction of smaller homes/homes more affordable to the community.
- Development regulations, regardless of the type, are only productive if development is occurring.

Examples: Jackson WY; Breckenridge, CO; Crested Butte, CO; Truckee, CA

Mammoth Lakes Specific (see HNA, pp. Part b (2) – 11 to 12 (housing mitigation fee requirements), 22 to 24 (development costs))

Prior IZ Regulations

Mammoth Lakes had IZ in place between 2001 and 2014.

- Most of the 131 IZ housing units (42 ownership (16 remain deed restricted); 61 rentals (42 seasonal); 28 units for owner- or renter-occupancy) were produced before 2010. Only 16 were produced since the recession (Kitzbuhel Apts). Of \$3.5 million in fees collected, only \$123,000 was collected between 2009 and 2014. The 4.34-acres of land-in-lieu was used for construction of Aspen Village apartments and condominiums.
- IZ required all new residential and lodging developments with more than nine residential units or 19 lodging units to construct 10% of units for households earning 120% AMI or less. Projects under the threshold could pay a fee-in-lieu of providing the required housing.

Current Housing Mitigation Fee Regulations

As of 2015, the Town has a fee-based housing mitigation policy, supported by a Workforce Housing Fee Nexus Study.

- Since the change to a Housing Impact Mitigation Fee, at least two projects with entitlements have approached the Town seeking to pay fees in lieu of developing IZ units.

- Current mitigation fees are lower than earlier housing in-lieu fees, as shown in the below table. The Workforce Housing Fee Nexus Study recommended adoption of fees below the maximum allowable fees found by the study. The fees assume that the Town, Mammoth Lakes Housing, and other service providers will provide 70% of the housing generated by new development for households at or below 60% AMI.

Comparison of Housing Fees

Use	2014 Housing Fees	2015 Housing Impact Mitigation Fees	Percent Change
Residential	\$23,000 per unit for residential projects of nine or fewer units ²	\$5,700/unit ¹	-75%
Lodging	\$11,611 per room for hotels of 19 or fewer rooms	\$3,700/room ³	-68%
Retail/Restaurant	Exempt	\$2/sq. ft.	n/a
Office	\$2/sq. ft.	\$2/sq. ft.	0%
Light Industrial	\$3.93/sq. ft.	\$1/sq. ft.	-75%
Services	\$14.99/sq. ft.	\$2/sq. ft.	-87%

Source: Town of Mammoth Lakes

¹Exemptions include additions, RMF-1 Zone multiple family projects of 4 or fewer units where average habitable sq. ft. does not exceed 1,300 sq. ft. per unit, legal secondary units, and apartments.

²Single-family homes less than 2,500 sq. ft. are exempt from housing mitigation (2014).

³Room = a hotel or motel key. Fee includes accessory uses in a lodging project (e.g., retail, restaurant, conference)

⁴2014 required 10% IZ for residential >9 units and lodging > 19 units for target income of <=120% AMI

Developers may choose a desired method for housing mitigation: fee, on-site housing, off-site housing (including existing housing stock), land conveyance, or an alternate mitigation plan. Development of units is permitted and an incentive is available. If it costs more to provide a method other than the fee, the developer is eligible to receive a credit for the difference between the cost to provide the housing unit and the fee. This option has yet to be used because developers are opting to pay the fee.

Some product types that often serve as housing for residents and employees are exempt from the housing mitigation fee, including:

- Multi-family projects in the RMF-1 Zone (non-transient) of four or fewer units where the average habitable sq. ft. does not exceed 1,300 sq. ft. per unit;
- Secondary dwelling units;
- Rental apartments; and
- Live/work units.

Cost to Develop and Affordability Gap

It costs about \$370,000 to develop a 1,200 square foot townhome on a RMF-1 lot with mid-range finishes. On a RMF-2 lot, the land costs 3-times more, increasing the development cost to about \$450,000. This results in an affordability “gap” for community housing ranging between \$45,000 up to \$235,000 depending upon AMI income level (80% to 150%) and cost of development.

Est. Cost to Develop 1,200 Sq. Ft. Townhome in Mammoth Lakes (HNA, pp. Part B (2) – 22 to 24)

	RMF-1 lot	RMF - 2 lot
Cost to Develop (1,200 sq. ft. Townhome)	\$370,000	\$450,000
Est. AMI Affordability level	140% AMI	170% AMI

Source: Interviews, Town of Mammoth Lakes Housing Element 2014-19, consultant team.

Maximum Affordable Housing Costs (HNA, p. Part A – 8)

AMI*	Household Income (average 2.5-person household)	Max Maximum Purchase Price**	RMF-1 Gap (\$370,000)	RMF-2 Gap (\$450,000)
80%	\$54,350	\$215,000	\$155,000	\$235,000
100%	\$69,025	\$270,000	\$100,000	\$180,000
120%	\$82,825	\$325,000	\$45,000	\$125,000
150%	\$103,550	\$405,000	-\$35,000	\$45,000
200%	\$138,050	\$540,000	-\$170,000	-\$90,000

*AMI for the average sized 2.5-person household earning the respective income (California HCD).

**Assumes 30-year mortgage at 5.0% interest with 5% down and 20% of the payment covering taxes, insurance and HOA fees.

Session 2 Comments:

IZ (Yes 7; No 4) - *Re-institute IZ ordinance so we can get units instead of fees; look at link between IZ and commercial linkage.*

Commercial linkage (Yes 3; No 0) - *Commercial linkage is good—put it where burden can be handled*

Residential linkage (Yes 2; No 0) - *Make fees at relevant level to help solve for housing needs; will it generate timely benefits?*

Impact fees (Yes 2; No 1) - *Increase impact fees, decrease fees for low-to-middle (Yes).*

Implementation Recommendations – Housing Mitigation Regulations*

Action	Who	When
<p>Assess current fees – compare to fee amount vs. what is needed to address development impacts/build community housing units.</p> <ul style="list-style-type: none"> • Need fees to help build for the missing middle; • Need to build in line with employee household wages (lower income). 	Town	Near-term: two to three years
<p>Adopt a fee-increase schedule to raise fees over time to address up to 100% of the gap so that we can build). Use market triggers to assess increase. Crested Butte example.</p> <ul style="list-style-type: none"> • Depoliticizes the decision if a schedule for fee increases is adopted • Water district scheduled rate increases (example) 		
<p>Scale fees based on size and intensity of project/use:</p> <ul style="list-style-type: none"> • Size of home – per sq. ft. fee for residences, or scale up the per unit fee as size of home increases (see Nexus study findings). Gets larger homes to pay more; supports those who build smaller. • Zone/ability to short-term rent should reflect higher impact of short-term rentals over year-round housing; the code used to differentiate but it was complicated and hard to police (would build as non-transient, but then use for transient). • Ensure appropriate units continue to be exempt from fee (e.g., deed restricted homes per § 17.136.100) 		
<p>Get units built:</p> <ul style="list-style-type: none"> • Raise fees so some may opt to build (see above); • Incentivize units by assisting developers with other collected housing fees or federal/state funds. • Pair with the Community Housing Overlay District (see Zoning for Affordability incentives tool). • Leverage fees collected with money from state/federal sources to develop low-income units (<80% AMI). • <i>Require</i> development of housing if incentives do not work (mid- to long-term) <p>General plan says where some of this development could occur (zoning). Do not have specific sites planned/dedicated specifically to use collected fees to build housing.</p>	Town	Near- to Long-term

Implementation Recommendations – Inclusionary Zoning

Action	Who	When
Consider re-instituting Inclusionary Zoning before development picks up/gets away: <ul style="list-style-type: none"> Assess the impact – potential for producing units; Design IZ ordinance to have carrots along with the stick and remedy problems with prior ordinance; Design it to work with current land inventory/usage; We want development to be net-neutral (only mitigate for impacts it has). 	Town	Near-term: Two-to-three years
IZ needs to be a platform in the next election: <ul style="list-style-type: none"> Constituents need to emphasize this 	Town and Community	2018 Election

AMNESTY FOR UNPERMITTED UNITS

Intended to increase the stock of legal rental housing by incentivizing illegally created units to apply to be legalized. This may include, for example, amnesty for secondary units constructed without required permits, secondary units within homes that are legally one unit, or units in multi-family complexes that were not permitted residences (e.g. permitted as a shared common room, etc.).

In General

Ordinances typically include waiver of fines and reduced application fees. Units typically must at least meet basic health and safety requirements to be legalized.

Some ordinances tie affordability restrictions to newly legalized units.

Could be combined with a low- or no-interest loan fund for landlords needing to complete improvements to meet health/safety standards.

Tenants in illegal units have no recourse for living conditions and landlords may be discouraged from making improvements (e.g., will not apply for a construction permit for an illegal unit).

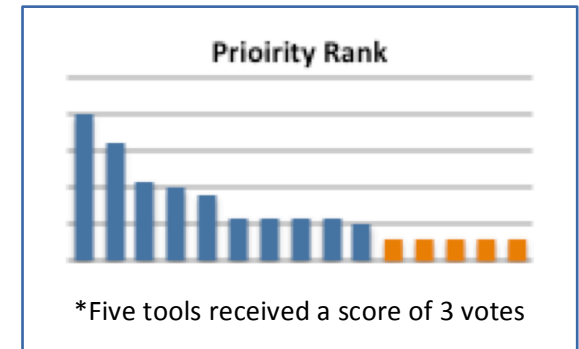
Examples: Los Angeles, CA (legalize unpermitted units in apartment buildings); San Francisco, CA; Fairfax, CA (amnesty for secondary units)

Mammoth Lakes Specific

42% of the 2017 Live and Work survey respondents said their units are in poor condition or in need of repair.

Responsiveness of landlords to conduct repairs is a problem; finding rentals difficult; low-to-no rental availability. (HNA, pp. Part A – 59 to 63).

Session 2 Comments: Yes votes: 4 No votes: 1; no comments



Potential Impact

How much: Uncertain how much this will add to the housing stock, compared to legalizing what is already rented. May improve some rental conditions.

For whom: Variable, depends on regulations

Implementation Recommendations – Amnesty for unpermitted units

GENERAL COMMENT from Sept. 14th session: Amnesty will not increase the stock of housing, but it will improve what exists.

Action	Who	When
Review other community amnesty codes: <ul style="list-style-type: none"> • Define parameters • Apply to illegal ADUs to start; potential expansion to other types of units • Pair with restriction as long-term rental if amnesty granted (Crested Butte example) 	Town	Near- to Mid-term: Three to four years
Provide expertise to assist with amnesty upgrade/permit process (building dept/town staff, etc.) – ombudsman approach	Town	
Pair amnesty with a loan-program for landlords/owners to complete necessary health/safety repairs (see Housing Programs section). Require term of rental affordability (deed restriction) for those receiving low/no-interest loan assistance. Enforce restriction; Combine with long-term rental licensing/inspection program; Put into the GIS database so we can track these units.	Town lead, enforcement; MLH loan and database support, deed restriction compliance/qualification	
Apply to short-term rentals if owners converts to long-term rental (E.g., waive/reduce TOT penalty fees) – see Short Term Rental tools	Town	Near-term: Within two to three years

MOVED UP: INSPECTION PROGRAM FOR LONG TERM RENTALS

Ordinance requiring inspection of rental property by government officials stemming from health, safety, habitability concerns. Can impose rental unit fees to help cover costs of administration.

Examples: Sacramento, CA; Boulder, CO (licensing and inspection program)

Session 2 Comments: 42% of survey respondents said their units are in poor condition or in need of repair

Action	Who	When
<p>Require a Business Tax Certificate or other Long-Term Rental Business Certificate to track/monitor these units.</p> <ul style="list-style-type: none"> • Build off of STR license/inspection program • License fee can help cover cost of administration. • Rental inspections need to be completed. Frequency? • Explore need for “priority property” list of units most in need of repair: Santa Monica program example 	Town; persons approved by town to be inspectors	Near- to mid-term: Three to four years
<p>Review other community codes:</p> <ul style="list-style-type: none"> • How do other communities deal with non-conforming units and conflict of unit closure/kicking out tenants. We do not want to lose housing, but improve it. Santa Monica example? • Need to define inspection criteria – focus on safety of unit, rather than occupancy (E.g., overcrowding) of unit. 	Town	
<p>Pair with a loan-program for landlords/owners to complete necessary health/safety repairs. Require term of rental affordability for those receiving low/no-interest loan assistance. Enforce restriction.</p> <p>Must be part of amnesty program.</p> <p>Should be part of any short-term rental conversion to long-term rental program.</p> <p>Log rental licenses/inspection in the GIS database so we can track these units.</p>	<p>Town lead, enforcement;</p> <p>MLH loan and database support</p>	

Development Requirements – Lower Priority Tools

No-Net Loss Policy (Yes 1; No 0) - Requiring replacement of housing occupied by the workforce and residents when redevelopment occurs. Similarly priced units should be replaced on site or another site, or a fee-in-lieu of replacement could be allowed.

Example: Portland, OR

Session 2 Comments: none

Session 3/Working Group Comments: OK here as lower-tier, but move up if redevelopment activity dictates a program needs to be in place.

Annexation Policies (Yes 0; No 0) -- Negotiating affordable housing as part of annexation agreements. Policy based. Municipalities have discretion in negotiations.

Session 2 Comments: Annexation probably not applicable because of large TML boundary; GO OUTSIDE; MMSA land exchange?

Condominium Conversion Policy* (Yes 0; No 1) - Limiting or prohibiting conversion of apartments to condominiums to retain rental housing. May require some portion of converted units to be deed restricted affordable or provide first right of refusal of sales to apartment occupants, among other conditions.

Town of Mammoth Lakes has a policy in place.

Session 2 Comments: none

NEW - Rent Control (Yes 1; No 4) – Ordinance permitted in California that restricts the frequency and amount by which rent can increase. Per Costa-Hawkins Act, limits cannot apply to units built after 1995 and must include vacancy decontrol (allows a landlord to charge market-rate rent on a unit that has become vacant).

Example: San Francisco, CA; East Palo Alto, CA

Session 2 Comments: none

Session 3/Working Group Comments: Remain low priority; perhaps consider for certain zones; cost of program to implement/police/tenant defense is high.

Funding Tools Summary

The below tables summarize the tools that are presented in more detail below.

- Higher priority tools are presented in detail. These are defined as tools receiving a net-yes vote of three (3) or more (i.e., yes minus no).
- Lower priority tools are grouped in a table for further discussion.
- Upon review, it may be desired that some tools be moved up in priority and that some high-priority tools be moved down.

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Higher Priority Tools

TOTAL	Blue "YES"	Red "NO"	Tools	Input from September Working Groups
6	4 (plus 2)	0	Taxes dedicated for housing	Maintain high priority
3	4	1	Enhanced Infrastructure Financing Districts (EIFD)	Maintain high priority - underway
0	0	0	Private Donations/Grants	Moved up – high priority to extent that increased town capacity could improve receipt of/application for monies
0	0	0	Federal and State Grants/Loans* – CDBG, HOME, CalHOME, USDA/Rural Development	Moved up – high priority to extent that increased town capacity could improve receipt of/application for monies

Lower Priority Tools

TOTAL	Blue "YES"	Red "NO"	Tools	Input from September Working Groups
1	1	0	NEW - No TOT givebacks	Maintain as lower priority
0	0	0	General Funds*	Maintain as lower priority
0	0	0	LIHTC* (Low Income Housing Tax Credits)	Maintain as lower priority
0	0	0	Debt Financing with Favorable Terms*	Maintain as lower priority
-2	0	2	Section 8 Rent Subsidies	Maintain as lower priority

* Indicates that Mammoth Lakes has implemented all or a portion of the tool listed; alternations may be available to better meet community housing needs.

TAXES DEDICATED TO HOUSING

Sales, property, lodging, real estate transfer, excise tax can be dedicated sources for community housing efforts.

Issues

In General

Flexible, reliable funding source; revenue stream can be written to respond to local conditions and used for most housing-related activities.

Voter approval required in most states. Recent ballot initiatives have had mixed results. Approval requires extensive public education.

Examples: Summit County, CO (0.725% sale tax); Telluride, CO (0.5% sales tax); Breckenridge, CO (lift ticket tax); Vancouver, BC (empty homes tax); New York (statewide luxury property tax)

Mammoth Lakes Specific:

Mammoth Lakes has a successful track record with the passage of Measure 2002A for an increased Transient Occupancy Tax (TOT). This has generated an investment of nearly \$15 million in community housing over the past 13 years. The full TOT is 13%. TOT accounts for over 2/3 of general fund revenues.

Council has allocated between 0.51% to 1% of TOT revenue to housing. The 2017 budget includes .85% for community housing, anticipated to be approximately \$1 million. TOT is the only local housing funding source.

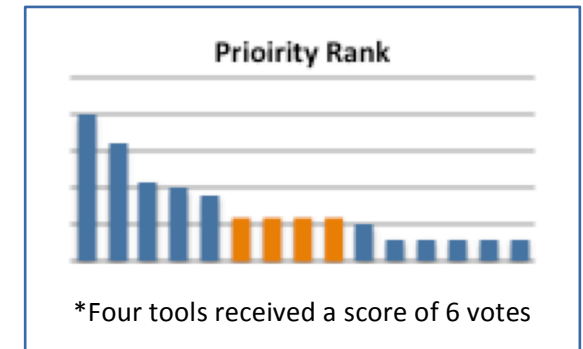
Session 2 Comments: Yes votes: 6; No votes: 0

Add 1% on to luxury real estate sales to go into a housing fund to develop new projects or homeowners assistance; NYC has proposed or adopted this & looks like success (+2);

Dedicate blend of fees and waivers to incentivize mid-level builds (“missing middle”);

COMPLIANCE for TOT restrictions and payments; Lift ticket tax;

Tax on property tax like Measure G that mostly comes from 2nd homeowners; vacancy tax to fund housing programs



Potential Impact

How much: TBD

For whom: Middle to moderate (80% to 150%)

Implementation Recommendations – Taxes Dedicated to Housing

Action	Who	When
<p>Study a local tax measure, determine correct mechanism (property v sales v TOT), place on ballot in 2018 (may not be time to get to a 2018 ballot at this late date) Legal analysis necessary.</p> <ul style="list-style-type: none"> Specific recommendation was for a 2% dedication from TOT for leveraging funding from other state and federal housing programs. Secondary recommendation is to also seek a 1% TOT increase along with the 2% dedication. <p>Develop staff reports for recommendation to the Town Council for TOT measure</p>	MLH	2018-2020
<p>Develop a specific set of actions, policies and projects that would be funded by a tax measure.</p> <p>Draft a plan for the application of the 2% TOT fund allocation for community housing to improve voter support.</p>	Town & MLH	Short-term
<p>Consider a temporary dedication of 2% of TOT funding while waiting for a vote on dedicated funding.</p> <ul style="list-style-type: none"> Includes developing a policy for the use of TOT funds as leverage for other projects or to incentivize community housing. Create a budget for the use of temporary dedication of TOT 	Town	Short-term

ENHANCED INFRASTRUCTURE FINANCING DISTRICTS (EIFD)

Allocation of new property and/or sales tax in defined districts. Outside of California, this tool is referred to as Tax Increment Finance (TIF). SB 628.

Issues

In General

California allows cities, counties, and special districts to create a new government entity called an Enhanced Infrastructure Finance District (EIFD) for a defined area and issue TIF bonds with 55% voter approval. The acquisition, construction, or rehabilitation of housing for persons of low and moderate income is a specified use of EIFD.

Projects can be funded through tax increment revenue generated through property taxes by increased property values and new development, and combined with other funding sources.

For an EIFD to be approved, a town must demonstrate that it has an infrastructure financing plan defining the goals to achieve and incremental revenue. The EIFD's finance plan must replace all affordable housing units occupied by low- to moderate-income households that may be removed as part of the plan, among other requirements. (Cal. Gov. Code § 53398.56).

Examples: Portland, OR; Denver, CO; West Sacramento, CA; Whitefish, MT (under consideration)

Mammoth Lakes Specific:

EIFD was a recommended option to fund improvements recommended in the Walk, Bike, Ride study completed in 2017.

Mammoth Lakes receives only a portion of property tax within its boundaries; coordination with Mono County.

Session 2 Comments: Yes votes: 4; No votes 1.

Support EIFD



*Five tools received a score of 3 votes

Potential Impact

How much: TBD

For whom: Persons of “low and moderate income” (below 120% AMI); ownership or rental.

Implementation Recommendations – Enhanced Infrastructure Financing Districts (EIFD)

Action	Who	When
Continue consideration of an EIFD. <ul style="list-style-type: none"> • Include Community Housing as an eligible use of proceeds. • Review as a mechanism to kick-start an infill development program. • Focus on downtown core. • Look at overlap between EIFD and a potential Community Housing Overlay District 	Town	On-going, Implementation in three to five years.
Create boundaries, legal structure, plan <ul style="list-style-type: none"> • Concerns were raised about the difficulty of getting all of the special districts and the County on board and the longer term necessary to raise funds inherent due to the slower growth of the tax increment 	Town	

PRIVATE DONATIONS/GRANTS

Tax deductible contributions to a non-profit organization, which purchases or develops housing. Competes with other charitable causes.

Session 2 Comments: Yes votes: 0; No votes 0. Moved up in priority during Working Group discussions.

No comments.

Action	Who	When
<p>Consider creation of a Mammoth Lakes Community Foundation with a dedicated fund to act as a pocket for private donations. Options:</p> <ul style="list-style-type: none"> • Build capacity at MLH as non-profit housing corporation; • Build capacity through dormant Chamber 501(c)3. <p>Requires hiring a funding director – fund raising, education/outreach, administration, management.</p> <p>Define by-laws/funding plan clearly delineating purpose/uses, etc. Link to Action Plan efforts.</p>	Chamber and/or MLH	Mid to Long term

FEDERAL AND STATE GRANTS/LOANS* - CDBG, HOME, USDA/RURAL DEVELOPMENT, CALHOME, AHSC; LIHTC

Major federal funding cuts proposed. Can only serve low-income households (<50%, 60% or 80% AMI), limiting their use in mountain towns. Competitive and complicated grant application and administration process. California Affordable Housing Sustainable Communities (AHSC) may be an exception with potential rise in fund availability and ability for mixed income projects.

LIHTC (Low Income Housing Tax Credits): Provides project equity for public, non-profit and private developers. Market for credits uncertain with reduction in corporate tax rate. Widely used in mountain towns. Often done through public/private partnerships. Multifamily sites needed.

Session 2 Comments: Yes votes: 0; No votes 0. Moved up in priority during Working Group discussions.

Support SB 82

Believe LIHTC is very attractive...particularly for developers...who are not storming the market with projects

Action	Who	When
Continue use of state/public funds; track new resources.	Town; MLH	2018/19
Increase capacity for grant writing underwritten by a temporary dedication of 2018-2019 general fund revenue. Consider dedicated staff to work specifically on: <ol style="list-style-type: none"> 1. acting as an ombudsman for housing projects, and 2. staff grant application and reporting processes. 	Town and/or MLH	
Increase capacity to support developers in the application process for LIHTC	Town and/or MLH	

Funding – Lower Priority Tools

NEW - No TOT Givebacks (Yes 1; No 0)

Session 2 Comments: TOT enforcement is paramount; funding one position for the town would easily pay for itself. This needs to go to a dedicated fund not the general fund.

General Funds*(Yes 0; No 0) -- An annual or occasional budget allocation to support community housing needs, such as staffing, pre-development and gap financing.

Session 2 Comments: Allocate greater % of general fund to AH; Restore and increase Town commitment

Debt Financing with Favorable Terms* (Yes 0; No 0) -- Low interest loans, tax exempt bonds, certificates of participation and other forms of development financing available to housing authorities, cities, counties and some non-profits.

Session 2 Comments: none

Section 8 Rent Subsidies (Yes 0; No 2) -- Project-based and tenant-choice vouchers that pay difference between market rents and 30% of household income. Not frequently used in mountain towns - few rentals are available at HUD Fair Market Rents and few vouchers are available.

Session 2 Comments: none

Housing Programs Tools Summary

The below tables summarize the tools that are presented in more detail below.

- Higher priority tools are presented in detail. These are defined as tools receiving a net-yes vote of three (3) or more (i.e., yes minus no).
- Lower priority tools are grouped in a table for further discussion.
- Upon review, it may be desired that some tools be moved up in priority and that some high-priority tools be moved down.

Note on Existing Tools: Many tools are currently in place or have been used in Mammoth Lakes (delineated with an “*”). High priority tools that are in place should be reviewed for potential changes or modifications that can improve their effectiveness. Tools in place that received few or no votes do NOT mean the tool should go away. It simply means that the tool is not a priority for current discussion – the program should continue.

Higher Priority Tools

TOTAL	Blue "YES"	Red "NO"	Tools
11	3 (plus 8)	0	Home Buyer Assistance* Renter Assistance
2	2	0	NEW – Loan program for long term rental landlords
0	0	0	Housing Rehabilitation and Weatherization
3	3	0	Mobile Home Rent Stabilization

Lower Priority Tools

TOTAL	Blue "YES"	Red "NO"	Tools
6	6	0	Community Land Trust
2	2	0	Co-op or Co-Housing
1	1	0	Public Sector Development
0	0	0	Habitat for Humanity
0	0	0	Self Help Build
0	0	0	Senior Housing
-1	0	1	Land Banking
-2	0	2	Acquisition of Market Units*

* Indicates that Mammoth Lakes has implemented all or a portion of the tool listed; alternations may be available to better meet community housing needs.

HOMEBUYER ASSISTANCE*

Down payment assistance in the form of grants or second mortgages to assist qualified buyers to purchase a home.

Issues

In General

Homebuyer assistance funds may be used for purchasing deed restricted or market rate homes. Participation in financial counseling and homebuyer education are often requirements.

Second mortgages may be forgiven after the household owns the home for a specified amount of time. Some programs utilize a shared equity model, returning funds to the program when a home is sold and allowing the seller the remaining equity. Payments on second mortgages can also support a “revolving loan fund” approach.

Homebuyer assistance enables specific households to attain housing, but does not increase the inventory of workforce housing for the long term. There must be homes available to purchase at relatively affordable price points for the program to succeed.

Examples: Mammoth Lakes, CA; Truckee, CA (had 160% AMI program, Martis Fund program up to 180% AMI)

Mammoth Lakes Specific:

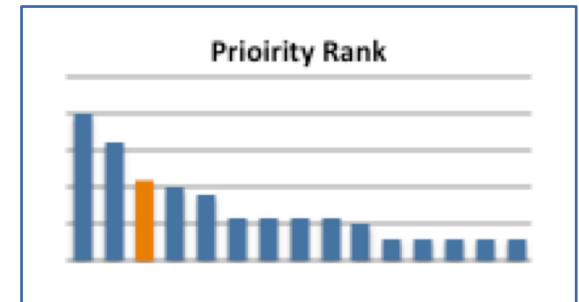
Mammoth Lakes Housing operates a successful homebuyer assistance program. Grant sources include both Federal programs (HOME and CDBG) and State of California programs (CalHome, BEGIN and HELP). Assistance is limited to households earning under 80% AMI or up to 120% AMI for purchases in Aspen Village, Meridian Court, San Joaquin Villas.

The program is popular with buyers, Realtors and lenders. The primary limiting factor is availability of homes at the price points required (below \$380,000; updated annually by CA Hsg and Cmty Dev (HCD)). Households earning incomes higher than the limits (80% or 120%) want access to this assistance.

Session 2 Comments: Yes votes: 3 (+8 for Homebuyer/Renter combined) No votes: 0

Promote existing homebuyer assistance program; Improve NAVIGATION of existing program;

More missing middle focus; many can't afford down payments and can't qualify for Government or private help.



Current Program

How much: 60 active loans through MLH (20 in market rate homes, 40 in deed-restricted)

For whom: <80% AMI; <120% AMI for limited properties

Implementation Recommendations – Homebuyer Assistance

Action	Who	When
<p>Use a portion of a dedicated funding stream to extend the program for higher income households and larger grant amounts. Program outline:</p> <ul style="list-style-type: none"> • Use Unrestricted dollars – to serve 80% to 200% AMI • 17/18 budget supplemental – start with a modest amount (\$250,000?) • Locate draft guidelines which have been submitted to Town Manager; revisit and sync with Plan adoption process. • Outreach! Market program and availability – lenders, real estate agents, employers/employees, property managers, community 	MLH to administer; Town to fund	Near term: 17/18 start small with budget adjustment 18/19 ramp up
<p>Employer program: (see also Public Private Partnerships section)</p> <ul style="list-style-type: none"> • Learn from existing employers with programs – MMSA, Water District • MLH has assisted employers in the past – expand outreach/education • Develop a model policy like for the renter program? Direct assistance program through MLH? TBD 	MLH; Chamber or Employer working group collect info?	Near term: 12-24 months
<p>Program development considerations:</p> <ul style="list-style-type: none"> • More help for missing middle; current AMI levels are too low in this market. • Build on existing MLH structure • Track current program – loans are deferred until time of refi or sale, matures at 30 years. How much does the current program revolve? (MLH info) • Cap at 50% of down payment; buyer brings the rest? • Include admin fee for this program in MLH/Town contracting • MLH does not charge interest, County charges interest in a tiered structure – interest might be appropriate for the higher income loans. • MLH – continue financial counseling; credit repair aspect of support. 		

RENTER ASSISTANCE

Grants/loans for first/last/deposit or rent. Loans may be low- or no-interest.

Issues

In General

Helps renters afford to get into housing. Recipients may pay off loan over time (e.g. monthly wage withdrawal if provided by employer).

Renter assistance typically private/non-profit funded, some social service programs. State/federal funds if available typically limited to very specific populations (e.g. CA Section 811 demonstration program).

Examples: Eviction Defense Collaborative (San Francisco, CA); Sierra Business Council (Truckee, CA)

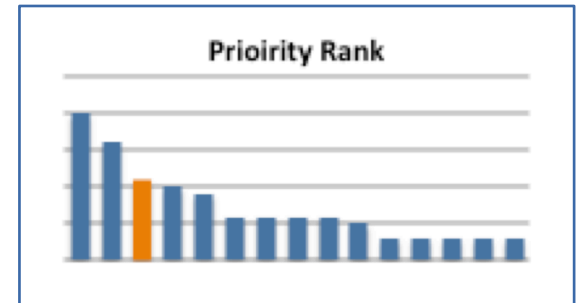
Mammoth Lakes Specific

Many employers offer assistance by providing units rented to employees – over 139 units documented in the Needs Assessment. Only one (1) of over 40 employers responding to the 2017 Live and Work Survey reported helping with rent/security deposits.

IMACA has utility bill assistance to households below 60% AMI. The average payment for electric assistance is \$228.50 per household per month. For wood, propane, and oil the average payment is between \$300 and \$600. Utility assistance is a big help in Mammoth Lakes where utilities average about \$320 per month, adding about 23% to monthly rent payments (HNA, Part A – 58).

Session 2 Comments: Yes votes: 8 for Homebuyer/Renter combined (+3 for Homebuyer only) No votes: 0

Create a “first/last/security” rental assistance program.



Current Renter Support

What: few employers offer rent/deposit assistance; IMACA utility bill assistance

How much: IMACA: 400 households (owners and renters) over 9 years in Mammoth Lakes

For whom: variable; IMACA <60% AMI

Implementation Recommendations – Renter Assistance – Recruitment Tool

Action	Who	When
<p>Start with employer-assisted rent program (see also Public Private Partnerships section)</p> <ul style="list-style-type: none"> • Develop a model policy for employers to provide first and deposit re-paid through payroll deduction. Employer is assigned the deposit refund. Sierra Business Council (Truckee) example. • Work with MMSA on pilot project. Technical capacity in place and ready to pitch idea. • Outreach to employers to shape program; educate them of its existence <p>Need for broad community rental assistance is there, but don't have resources to commit at the moment.</p> <ul style="list-style-type: none"> • Explore broader community program, with public funding, connected to social safety net; helping to bring people out of the woods/permanent supportive housing. • Expand utility assistance program (IMACA) – more funding available, outreach/education? • Section 8 – limited, but don't lose sight of the option; Voucher holders currently do not know when units become available in the LIHTC portfolio. 	<p>MMSA potential lead; Chamber and/or Employer working group (outreach)</p> <p>TBD</p>	<p>Underway; within 12-months?</p> <p>Look at again at plan update. Mid-Longer term</p>

NEW - Loan Program for LTR landlords (Yes 2; No 0)

Provide low or no interest loans to landlords to complete health/safety repairs who agree to rent long term. May help improve existing long-term rental stock and may help incentivize some short-term rental property owners to convert units to long term rentals.

Session 2 Comments: none

Implementation Recommendations – Loan Program for LTR Landlords

Action	Who	When
Program links to needs for several others: ADUs, amnesty, LTR rental licensing, STR-to-LTR Conversion. Builds on/assists the success of these initiatives.		
<p>Reinstitute CDBG loan program (MLH);</p> <p>Explore using seed money from general fund to get started– 2018/2019 budget.</p> <p>Potential for a revolving loan fund.</p> <p>Design the program -</p> <ul style="list-style-type: none"> • What are the loan terms? Needs to be lower than market – <ul style="list-style-type: none"> – Learn from landlords what is needed/useful (study your market) – Feedback from funders • Tied to affordability and long term rental requirement. Terms may be dictated by funding source. <ul style="list-style-type: none"> – Low income renters (<80%) or below-market renters (<100%)? – Length of time: 3-5 years; or linked to loan amount or pay-off period? – MLH to income qualify; monitor affordability compliance. • Loan for what purpose(s): <ul style="list-style-type: none"> – Focus on safety - rustic vs. hazardous; use Town inspection dept. • Program outreach/advertising required: landlords, tenants, etc. • Need a stick with the carrot: <ul style="list-style-type: none"> – CDBG-funded program through MLH recently, but had no applicants – was not paired with a “stick.” (e.g., the licensing/inspection requirement for LTR). – Outreach is necessary – market to property managers, landlords, tenants, etc. 	<p>MLH administer;</p> <p>Town – code enforcement, funding</p> <p>MLH lead</p>	<p>Near- to mid-term: 3 to 5 years.</p>

Housing Rehabilitation and Weatherization (Yes 0; No 0)

Programs to repair, update, and improve energy efficiency in existing homes occupied by low income households. Rehabilitation and weatherization improve the quality of the existing housing inventory, making homes safer and more comfortable, and lowering utility bills for occupants. Funding is usually through State and Federal grants, with strict limitations on who can be served. IMACA has (had) a program in place (see HNA, p. Part B (1) – 25).

Session 2 Comments: Funding for rehab

Session 3; Working Group comments: There was discussion that another strategy should be to reduce the cost of utilities for renters and the best way to do that is energy efficiency.

Action	Who	When
<p>Availability of resources, existing partners/programs, ability to extend programs (IMACA utility assistance), largely unknown. Need to research this program to determine specifics.</p> <p>Approach Southern California Edison and High Sierra Energy Foundation about possible residential programs/options</p> <p>Coordinate with Town code enforcement and retrofit opportunities.</p> <ul style="list-style-type: none"> Current law – any rehab over 10% of the value of the homes means you have to bring the property up to Title 24 energy efficiency standard. Currently not enforced on existing structures. Only a few electrical contractors are licensed for this work. <p>Loop into Town inspection process (for STR licenses currently; LTR when instituted; Amnesty; etc.)</p> <p>Wood stove replacement funds were popular when available - \$250,000 spent quickly. Reinstitute?</p> <p>Better engage IMACA in Mammoth? Expand renter utility assistance program? Better outreach/education? Need research on this program.</p> <p>One-stop shop required for information on all programs. MLH?</p> <p>Think about who other partners might be:</p> <ul style="list-style-type: none"> Annual HOME inspections at Bristlecone (Roy Hastings, Lori Adams)? Do more research on existing resources and opportunities to build upon what is out there: Weatherization, electrical, appliances, etc. 	<p>Town, MLH to research</p> <p>Town to connect with High Sierra</p> <p>These roles not yet defined: need to clarify.</p> <p>Town?</p> <p>Town?</p> <p>MLH?</p> <p>MLH?</p>	<p>Mid-term: 4 to 5 years</p>

PRESERVE MOBILE HOME PARK AFFORDABILITY

Ordinances that limit the frequency and amount of lot rent increases that may occur in mobile home parks – typically limited to once per year with the increase frequently linked to the Consumer Price Index. Rent refers to the amount charged a mobile home owner to lease lot space in a mobile home park on which their home is located.

Issues

In General

Mobile home occupants typically own their homes and have limited options for placement. Stabilization ordinances have been enacted to protect against the monopoly nature of mobile home parks (limited availability), help home owners retain their investment, and recognize that moving mobile homes may not be practical (costly, potential damage to home, limited by state law).

The state of California permits jurisdictions to enact mobile home lot rent control ordinances. Leases that exceed 12-months are exempt from rent control. Unlike, apartment rent control ordinances, mobile home park spaces are not required to allow unlimited rental increases upon vacancy. (California Civil Code §798.17).

Many ordinances specify limited pass-through of necessary capital replacements, improvements and repairs. Full or limited vacancy de-control is common, which allow rents to increase at a faster rate upon change of home ownership.

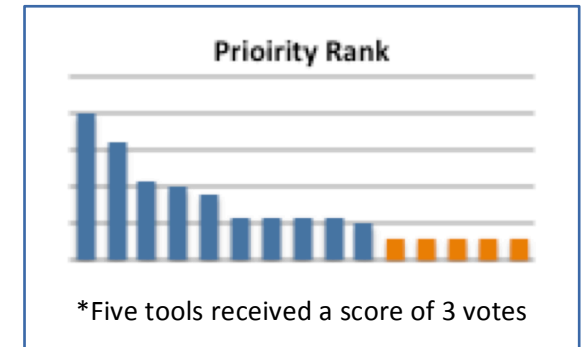
Ordinances may include fees per lot charged to the park owner to cover costs to administer the program. Enforcement required. Undesired side effects may include potential of park closures or conversion; increased need for tenant eviction protections; and rent dispute resolution.

Examples: City of Fremont, CA; City of San Jose, CA (about 100 jurisdictions in California have such ordinances)

Mammoth Lakes Specific

Mobile home park rents have increased 20% since 2011, from an average of \$1,050 per month in 2011 to \$1,260 per month in 2017. This is a faster rate of increase than for single-family homes (14%) or condominiums/apartments (16%) during this time. Mobile home lot rents average about the same as a condominiums or apartments.

Session 2 Comments: Yes votes: 3; No votes: 0; No comments.



Potential Impact

How much: About 140 units

For whom: Mobile home park occupants

Implementation Recommendations – Preserve Mobile Home Park Affordability

Session 3; Working Group comments: Seen as important but concerned rent stabilization is not the right path for this community (political/community support, perceptions) and will have unintended consequences. This is an important topic and we need to keep the end in mind: increasing housing security and affordability. Other options: park ownership (resident or public) preferred. Our engagement with residents and park owners should support multiple options.

Action	Who	When
Research options: address this as a “preserve” goal: <ul style="list-style-type: none"> • May include tenant empowerment, opportunity for resident or public ownership. • Track legislative environment; opportunities. 	Town and MLH may have roles	Mid- to Long-term: over 6 years
General discussion: <ul style="list-style-type: none"> • Two families own all the parks; Town would love to buy them. • Could park be part of inspection program; condition and safety can be issues. • Empower tenants...work towards tenant owned park...publicly owned would be second choice... deed restrict. • Town and County advocacy would be helpful. • What about condition – are we just investing in poor quality? Options? 		

Housing Programs – Lower Priority Tools

Community Land Trust (Yes 6; No 0) - Community nonprofit owns land, develops housing and provides long-term oversight for permanent affordability through leases. Typically, single family or townhomes for moderate and middle-income households.

Examples: Example: NW MT Community Land Trust (Kalispell, MT); Northern California Land Trust (Berkeley, CA)

Session 2 Comments: For SFR purchases!!

Session 3; Working Group Discussion: not currently a priority; we don't have the land base for this; revisit if able to purchase land/find opportunities; instead establish Community Fund (philanthropic component, local donor fund) linked to existing housing efforts and studies – more beneficial.

Coop or Co-housing (Yes 2; No 0) -- Common ownership and management of purpose-built communities. Co-op ownership can be used to share large homes by multiple employees.

Examples: Boulder, CO; Oakland, CA; Bellingham, WA

Session 2 Comments: none

Session 3; Working Group Discussion: Potential "missing middle" solution for young professional couples or families

Public Sector Development (Yes 1; No 0) -- Initiating, designing, financing and constructing homes by municipalities, counties and/or housing authorities.

Example: Breckenridge, CO

Session 2 Comments: Engage USFS directly Re: the future of their housing program & desire to partner locally; housing authority

Session 3; Working Group comments: Maintain as lower priority – single biggest tool to make a difference – make sure this doesn't get lost.

Habitat for Humanity (Yes 0; No 0)- International organization with local chapters that use volunteers and donations to build modest homes. Affordability may not be permanent.

Session 2 Comments: There will always be a segment of the population that will need low income and won't be able to transition to larger housing, role for non-profits to help;

Self Help Build (Yes 0; No 0) - Homebuyers receive low interest loans and technical assistance for their construction of homes. Requires large time commitment.

Session 2 Comments: none

Housing Rehabilitation and Weatherization (Yes 0; No 0) -- Programs to repair, update, and improve energy efficiency in existing homes occupied by low income households. Rehabilitation and weatherization improve the quality of the existing housing inventory, making homes safer and more comfortable, and lowering utility bills for occupants. Funding is usually through State and Federal grants, with strict limitations on who can be served. IMACA has a program in place (see HNA, p. Part B (1) – 25).

Session 2 Comments: Funding for rehab

Senior Housing (Yes 0; No 0) – High density, smaller, low maintenance units designed for retiring employees. Could free up housing for employees if strategy prevents purchase by second-home buyers or STR conversion.

Session 2 Comments: none

Land Banking (Yes 0; No 1)-- Acquiring land through purchase, donations, inclusionary housing, or USFS trades for eventual housing development when specific project not known.

Session 2 Comments: none

Session 3; Working Group Discussion: Conversation generally combined land banking with CLT discussion and future land acquisitions - if the Town could purchase land the CLT model may provide a way to reduce taxes for bargain sales or gifts of land. See the Public Private Partnerships section.

Acquisition of Market Units* (Yes 0; No 2) -- Usually involves buying down units with public funds. Deed restrictions imposed for permanent affordability. Inability to obtain condo mortgages can result in units being rented. Public sector purchases can drive up prices for low-end market units.

Session 2 Comments: Part of the reason acquisition is being discussed is because our housing stock is old and purchase price is low compared to new build.

Session 3; Working Group Discussion: Maintain and increase use if there is a funding mechanism.

Incentive Tools Summary

The below tables summarize the tools that are presented in more detail below.

- Higher priority tools are presented in detail. These are defined as tools receiving a net-yes vote of three (3) or more (i.e., yes minus no).
- Lower priority tools are grouped in a table for further discussion.
- Upon review, it may be desired that some tools be moved up in priority and that some high-priority tools be moved down.

Note on Existing Tools: Many tools are currently in place or have been used in Mammoth Lakes (delineated with an “*”). High priority tools that are in place should be reviewed for potential changes or modifications that can improve their effectiveness. Tools in place that received few or no votes do NOT mean the tool should go away. It simply means that the tool is not a priority for current discussion – the program should continue.

Higher Priority Tools

TOTAL	Blue "YES"	Red "NO"	Tools	September Working Group discussions
3	3	0	Accessory Dwellings*	#1 or #2
3	3	0	Zoning for Affordability*	#1 or #2
5	5	0	Fee Waivers	#3
6	6	0	Fast Track Processing	May drop to lower priority

Lower Priority Tools

TOTAL	Blue "YES"	Red "NO"	Tools	September Working Group discussions
2	2	0	Flexible Development Standards*	Maintain as lower priority
0	2	2	Removal of Regulatory Barriers*	Maintain as lower priority
-1	1	2	Density Bonus*	Maintain as lower priority

* Indicates that Mammoth Lakes has implemented all or a portion of the tool listed; alternations may be available to better meet community housing needs.

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ACCESSORY (SECONDARY) DWELLING UNITS*

An Accessory Dwelling Unit (ADU) is a second smaller home sharing a lot with a single-family or townhome residence. Some examples of ADUs include an apartment over a garage, a tiny house in the backyard, or a basement apartment.

Issues

In General

ADUs diversify the housing inventory by adding studio and one-bedroom units, many in low and medium density residential areas.

Owners may want/need to occupy the ADU and rent larger home long term as their family changes over time.

Requiring use of ADUs as long-term rental housing benefits local residents. Compliance monitoring is needed.

Stock building plans could help facilitate development/ease cost and process for owners.

Tiny homes could be built off site without construction disturbance to neighbors.

Examples: Crested Butte, CO; Truckee, CA (evaluating); City of Fort Bragg, CA (Free Second Unit Design program)

Mammoth Lakes Specific (see HNA, p. Part B (2) – 14)

Current code allows secondary dwelling units in all residential zones by right, consistent with Government Code Section 65852.2.

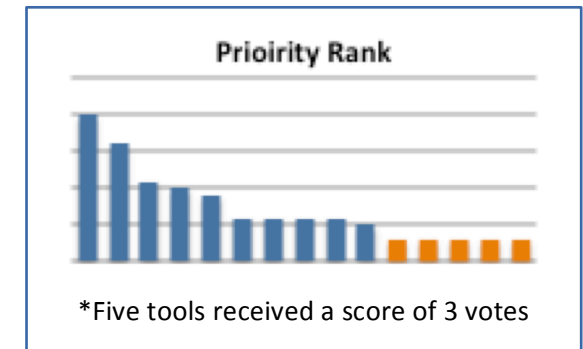
Secondary Dwelling Units are limited in size to 1,200 square feet and can be rented for terms of thirty days or more, but the primary dwelling and secondary dwelling cannot both be rented. A recorded deed restriction or covenant is required that acknowledges the municipal code requirements.

Session 2 Comments: Yes votes: 3 No votes: 0

Compliance of ADU's for long-term rentals; promote flexible standards for ADU's;

ADU's attractive but monitoring compliance would be a problem; Monitoring could be done by TOT enforcement staff already in place;

Permit tiny homes for long-term rental and owner occupied.



Potential Impact

How much: None permitted since 2010

For whom: Typically below-moderate (<15%)

Implementation Recommendations - Accessory Dwelling Units

Action	Who	When
Increase community awareness of ability to do ADUs: <ul style="list-style-type: none"> • Outreach to second homeowners • Website and postcard mailing • Other? Explore variances such as side yard setbacks to make it easier to fit a freestanding ADU	Town or MLH Town or MLH research	Near-term: One to two years
Incentivize development of ADUs in exchange for commitment to rent long term (deed restriction): <ul style="list-style-type: none"> • Town funding, pre-approved plans (just a few: Hooper house, A frame, and interior remodel) or pre-fab units • Template business model with return on investment (show value for property owners) • Deed restriction will need to be drafted, monitored/renters qualified and enforced (Town and MLH) Ensure adequate resources for enforcement of long term rental and occupant deed restrictions. Explore opportunities for a lease structure that would allow second homeowners to get access to their units for vacation.	Town lead; MLH support Town MLH research	Mid-term: Four to Five years
Explore need to establish a goal for a specified number of ADUs to be built. Discussed a goal of 50, but did not specify a time period.		

ZONING FOR AFFORDABILITY

Ensure that local regulations align with the desired outcome of increasing the supply and diversity of housing choices for community residents. Zoning for affordability includes allowing small lots for modest/tiny houses, complete neighborhoods, live/work opportunities, and multi-family housing by-right in all or most zones.

Issues

In General

Land use codes may disincentivize housing development by driving up project costs or disallowing the types of housing that might be affordable for local residents.

Complete code review through the lens of “does this policy create a barrier to workforce housing?” and rewrite might be required. Local builders/developers are a resource for how to make codes more favorable for smaller, more affordable housing.

Zoning for affordable housing may not be enough to stimulate private sector/profitable development.

Live/Work units can help the market supply employee housing, but needs clear regulations and covenants to help enforce use. Jackson, WY, has live/work units, but most are primarily either live or work and few are occupied as true live/work.

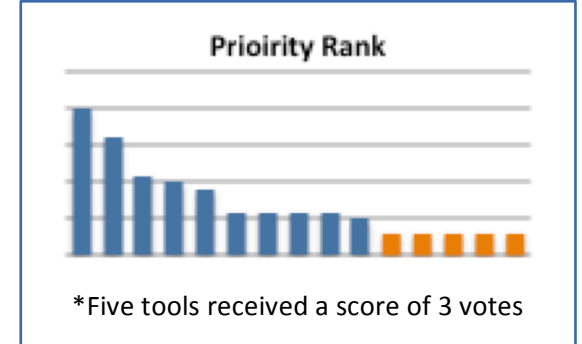
Examples: Jackson, WY (mostly incentive based by zone); Breckenridge, CO; Crested Butte, CO

Mammoth Lakes Specific (See HNA, pp. Part B (2) – 13, 14, 15, 22, 27)

Town of Mammoth Lakes Municipal Code includes an Affordable Housing Overlay (on Shady Rest parcel only) for very low-income to moderate-income housing. The Town Council may waive any or all development fees; development standards for parking are relaxed and additional zoning concessions may be requested; and density bonuses are permitted.

Live/Work units are permitted in Commercial Zoning Districts. Live/work units have restrictions on occupancy, percentage residential use, square footage, change in use, and rental. A Town approved covenant executed by the owner ensures that the unit is used for its intended purpose.

Caretaker housing is allowed in the Industrial Zoning District where the principal use of the site involves operations, equipment, or other resources that require 24-hour oversight. The occupants are limited to full-time employees of the business, operation, or use. Presently two units exist. Many businesses have voluntarily built units in business parks and light industrial areas in Jackson, WY, and Truckee, CA.



Potential Impact

How much: TBD

For whom: Low to middle or moderate (below 150%)

Transient rental permissions create a challenge for zoning for affordability. Where transient rentals are permitted, development pressure is to build units for this use over non-transient residential due to the higher market value. Land values in Mammoth Lakes reflect this – averaging 3-times more in RMF-2 (\$38/sq. ft.), which permits transient use, than RMF-1 (about \$12/sq. ft.), which does not.

Session 2 Comments: Yes votes: 3; No votes: 0

Focus on small houses & transitional housing; create more AH overlay zone.

Implementation Recommendations – Zoning for Affordability

Action	Who	When
<p>Explore Community Housing Overlay District that provides a flexible package of incentives (fast track, fee waiver, density bonus/increase, etc.) for developers to build community housing in priority areas and construct more mixed-use development.</p> <ul style="list-style-type: none"> • Incorporate flexibility for Town, staff to tailor incentives and administratively approve development components. • Identify the type of units that will be incentivized; • Require that all or significant portion of incentivized units are deed restricted (affordability and/or occupancy restrictions): community housing. • Define where CHOD applies – proposed: <ul style="list-style-type: none"> • Commercial core, town owned lands, public lands that could be transferred to the town, specified RMF 1 & 2 areas, downtown core improvement areas identified in the Main Street corridor plan and as part of the Draft Downtown Revitalization Plan, EIFD areas. <p>Incentives to consider to help encourage mixed-use development:</p> <ul style="list-style-type: none"> • Shared parking; • Use Impact Fees to assist residential over commercial. Developer receives credits/impact fee monies to fill in the gap between what would be collected through housing fees and the cost to develop; • If developer builds residential, then no or low impact fees on that portion of development; • Housing planner on staff for assistance/developer support • Town-owned land – RFP for development can specify development desired. Recruit and work with developer to create desired product. 	Town, others??	Begin in near term: 12 to 24 months.

Conduct outreach to developers to focus effective incentive package(s).		
Explore expansion of RMF-1 zone – USFS acquired parcels, etc.	Town	Tied to CHOD
Explore further incentives/requirements for deed restricted housing in commercial and industrial zones.	Town	Tied to CHOD
Allow more housing options in the IP zone (Mammoth Lakes Foundation land); increase density	Town, MLF	Near term: current through 24 months
<p>If incentives do not work, then require employee housing development in FAR zones:</p> <ul style="list-style-type: none"> • If required to build, then developers will talk; • Need carrots with the stick – combine incentives with the requirement to build housing. 	Town	Mid-term: four plus years

FEE WAIVERS/SUBSTITUTION

Water/sewer tap fees, building permit or other fees waived in part or whole to reduce cost to build affordable housing. General funds or other source need to cover cost of fees waived.

Issues

In General

Fee waivers can be used to produce ownership or rental housing and serve a wide range of incomes. Fee waivers are also helpful in demonstrating local support for community housing to attract other funding sources.

Fee waivers alone may not be sufficient to stimulate private sector/profitable development.

Fees are waived to the developer, but still need to be paid – typically reimbursed from the general fund or other source.

Fee waivers are more difficult if fees are not through town-operated services (e.g. water, sewer), which is not uncommon. District agreements/reimbursement agreements can be used.

Examples: Breckenridge, CO; Crested Butte, CO; Truckee, CA.

Mammoth Lakes Specific: (see HNA, pp. Part B (2) – 12, 18, 19)

In 2009, the Town commissioned a study and adopted a development impact fee schedule that, according to the Town of Mammoth Lakes Housing Element 2014-19, reduced the DIF 48% to 55% from previous levels. Various moratoriums on fees were imposed until 2015 when the Town commissioned another assessment of the fees. Fees now average \$14,000 total for single family homes and \$12,000 for multi-family units.

Some units are exempted from paying the in-lieu low income housing fee:

- RMF-1 Zone multi-family projects of four or fewer units averaging 1,300 sq. ft. per habitable unit; legal secondary units; and apartments.

Session 2 Comments: Yes votes: 5 No votes: 0

Combine fee waivers and fast-tracking.



Potential Impact

How much: TBD

For whom: Middle to moderate (80% to 150%)

Mammoth Lakes Development Impact Fees: 2017

Development Impact Fees	Single Family – Current Fees	Multi-Family – Current Fees
Parkland & Recreation Fee	\$680	\$711
Storm Drainage	\$806	\$558
General Facilities	\$674	\$705
Streets & Traffic Signals (Vehicle)	\$253	\$176
Law Enforcement (Police)	\$143	\$149
Fire	\$1,526 - \$2,014	\$961 - \$2014
Transit & Trails (Multi-Modal)	\$1,325	\$925
Library	\$2,001	\$1,721
Child Care	\$374 - \$624	\$374 - \$624
Airport	\$0	\$0
Public Art ¹	\$0	\$0
In-Lieu Low Income Housing Fee ²	\$5,700	\$5,700

Implementation Recommendations – Fee Waivers/Substitution

Action	Who	When
<p>Make the fee substitution automatic for deed restricted housing – current process requires approval by Town Council.</p> <ul style="list-style-type: none"> Determine whether this is appropriate for ALL deed restricted units or if criteria are needed (e.g. certain income levels, locations, types, etc.) 	Town	Mid-term: four to five years (<i>but this is tied to CHOD – two to three years</i>)
<p>Make fee waivers a certainty for those seeking them.</p> <ul style="list-style-type: none"> Create/adopt a schedule of when, which and how much fees are waived for what type of affordable housing development. 	Town	
Identify funding sources that will “substitute” for waivers.	Town	
<p>Waivers of special district fees for community housing to be considered over longer term (e.g., parks, fire, police, etc.)</p> <ul style="list-style-type: none"> How does this strategy get integrated in the parks, transportation, police, fire, and water district budgets? How should budget risk be managed? Could a “first come first served” up to a finite monetary amount be included each year? 	Town; Special Districts	Long term: five or more years
Review building permit fees – Perception is that they are high, while impact fees are low, compared to peers	Town	Do concurrent with plan approval

FAST TRACK PROCESSING

Gives priority to development applications that include affordable housing. May mean that approvals have fewer discretionary elements and more ability for planning staff to grant approval. Can also include an advocate on Town staff to help navigate entitlements (i.e., ombudsman approach).

Issues

In General

Fast tracking approvals can support developers of affordable housing by saving time and risk in the entitlements process.

Fast tracking alone may not be sufficient to stimulate private sector/profitable development.

Examples: Truckee, CA; Longmont, CO

Mammoth Lakes Specific:

Development activity has not been strong in Mammoth Lakes in recent years, producing only 96 housing units since 2010 through new development and redevelopment. (HNA, p. Part A – 28, 29)

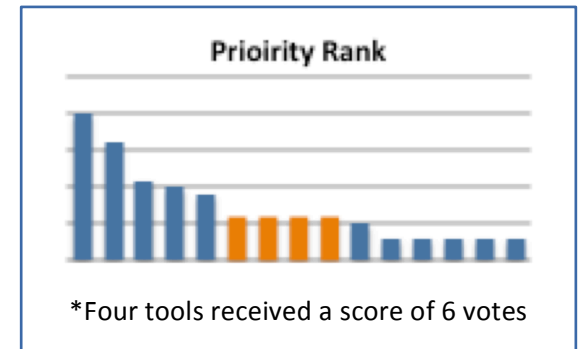
Several new civic and private projects are currently proposed (HNA, p. Part A – 39)

Local developers did not indicate that the entitlement process was a barrier to the development of community housing. Developers found the Mammoth Lakes planning process to be pretty organized and friendly to developers. (HNA, Part B (2) -

Current development codes do not provide for a fast-tracking process for priority projects. If development applications increase to near pre-recession levels, fast tracking could be of benefit. Limited Town staff resources to handle numerous development projects and long project lists could slow priority projects.

Session 2 Comments: Yes votes: 6 No votes: 0

Combine fee waivers and fast tracking; focus here with ombudsman approach.



Potential Impact

How much: TBD – higher impact if development projects increase

For whom: Fast-track priorities will determine – likely missing-middle or below (<150% AMI)

Implementation Recommendations – Fast Tracking

Action	Who	When
<p>Adopt “front of the line” policy for community housing proposals.</p> <p>Make more actions “staff level review” (fewer discretionary elements) when deed restricted housing is proposed.</p> <p>Plan check revisions may be where projects are actually taking the most time: Info-graphic could be useful. Potential ombudsman support to help developers navigate more easily?</p>	Town	Mid-term: four to five years
The importance of this tool could increase if development picks up. Currently not expressed as a problem. Have staffing keep up with activity so that this does not become a constraint.	Town	On-going

Incentives – Lower Priority Tools

Flexible Development Standards* (Yes 2; No 0) -- Flexible development standards enable a community to modify land use regulations in exchange for development providing a public benefit, in this case, housing for community residents at prices they can afford. May include reductions in parking, setbacks, open space, height limits, road widths, etc. Specific bonuses, overlay zones, incentive zones, and performance zoning can be used. Quality, compatibility, safety and neighborhood impacts are concerns.

Examples: Buena Vista, CO

Session 2 Comments: Strengthen; must consider child care either in or close by housing

Session 3; Working Group Comments: May need to increase underlying densities in RMF 1 & 2 zoning districts. Right now there is not enough incentive in increased numbers of units to make waivers on parking set backs etc. valuable enough.

Removal of Regulatory Barriers* (Yes 2; No 2) -- Updating/modifying code provisions and procedures that impede affordable housing development. Can be used to produce ownership or rental housing and serve a wide range of incomes. Complex PUD requirements can be barriers to community housing. Complete code review and rewrite might be required

Examples: Breckenridge, CO; Crested Butte, CO; Truckee, CA

Session 2 Comments: Develop as part of a package of other housing incentives that you get IF you do more

Density Bonus* (Yes 1; No 2) -- Providing addition density or FAR in exchange for workforce housing. Must be large enough to entice development yet small enough for livability and compatibility. Must be large enough to entice development yet small enough for livability and compatibility. Can be used to produce ownership or rental housing and target low to middle income households.

Examples: Mammoth Lakes, CA; Crested Butte, CO; Frisco, CO; Whitefish, MT.

Session 2 Comments: Design density bonus to be entirely by right without use permit

Session 3; Working Group Comments: General agreement that there should be widespread use of density bonuses in specific areas (see CHOD above)

Public Private Partnership Tools Summary

The below tables summarize the tools that are presented in more detail below.

- Higher priority tools are presented in detail. These are defined as tools receiving a net-yes vote of three (3) or more (i.e., yes minus no).
- Lower priority tools are grouped in a table for further discussion.
- Upon review, it may be desired that some tools be moved up in priority and that some high-priority tools be moved down.

Note on Existing Tools: Many tools are currently in place or have been used in Mammoth Lakes (delineated with an “*”). High priority tools that are in place should be reviewed for potential changes or modifications that can improve their effectiveness. Tools in place that received few or no votes do NOT mean the tool should go away. It simply means that the tool is not a priority for current discussion – the program should continue.

Higher Priority Tools

TOTAL	Blue "YES"	Red "NO"	Tools
7	7	0	Employer Assisted Housing – <i>Property management assistance</i> <i>Tenant-Landlord matching</i> <i>Renter assistance</i> <i>Homebuyer assistance</i>
6	6	0	Public Land for development*
8	10	2	NEW - Future Land Acquisition for development <i>Acquisition of 25 acre Shady Rest Tract</i>
6	7	1	<i>Federal Land Conveyance without Exchange (Public Safety Nexus)</i>
2	3	1	<i>USFS Land Within Town Boundary</i>

Lower Priority Tools

TOTAL	Blue "YES"	Red "NO"	Tools
2	4	2	Housing for the Workforce – No Income and/or Price Restrictions

* Indicates that Mammoth Lakes has implemented all or a portion of the tool listed; alternations may be available to better meet community housing needs.

EMPLOYER ASSISTED HOUSING*

Employer Assisted Housing (EAH) is providing housing support to employees. Employers can provide land and partner in development of housing. EAH is often direct employee support, such as help with finding housing, down payment, rent/mortgage, relocation or master leasing/providing rentals.

Support to facilitate EAH can be provided. Property management assistance includes contracting to manage affordable rental units. Could operate where the public sector hires private/non-profit company or private sector hires public/non-profit.

Issues

In General

Employers may have land or capital for housing. Public agencies and non-profits can partner with employers to provide technical assistance, property management, support for homeownership programs and/or development of housing to facilitate EAH.

Property management can assist employers in sharing, managing and maintaining housing. It would allow employers to not be “in the housing business,” yet still help supply housing for their employees.

Barriers to EAH for some employers may be the high cost of housing, desire not to be involved in employees lives outside of work, desire to not be in the housing business, or lack of capacity.

Example: Santa Barbara Coastal Housing Partnership, CA

Mammoth Lakes Specific

About 1/3 of Mammoth Lakes employers are assisting employees with housing – mostly through owned or master-leased units rented to employees, down payment assistance, and help with housing searches. Employers have thus far acted independently, though many communicate with each other. Employers provide over 139 units of housing for year round and seasonal workers.

MLH has helped some employers provide down payment support.

Some employers that have considered owning or master-leasing rentals for their employees expressed that a desire to “not be in the housing business” is a barrier. Others with units would prefer to not be both landlord and employer to their tenant.

Session 2 Comments: Yes votes: 7; No votes: 0 *Employer Assisted / Property Management Program*



Potential Impact

How much: TBD

For whom: Below 120% AMI typically (low to middle)

Implementation Recommendations – Employer Assisted Housing *

Goal: Be a self-sufficient program (self-funded)

Action	Who	When
<p>Create a working group for this effort. Include Chamber, MMSA, Hospital, MLF, and MLH for lessons learned and leadership.</p> <p>Governance:</p> <ul style="list-style-type: none"> Consider a consortium approach like Santa Barbara; Water District is part of Employment Law and Training Consortium – which could be another template Explore use of the Chamber’s dormant 501c3 too as possible lead agency. <p>Outreach:</p> <ul style="list-style-type: none"> Conduct outreach to small and mid-sized businesses to understand their needs. Market available programs to all employers once developed. <p>Look at opportunities with Aspen/New Co – build on their experience and commitment to building community – help with gaps such as couples housing, year-round options, and pet friendly housing</p>	<p>Chamber to lead?</p> <p>Chamber lead; MLH support (homebuyer program?)</p> <p>MMSA</p>	<p>Short term: 12 months</p>

1. Property Management Assistance	Who	When
<p>Research property management options:</p> <ul style="list-style-type: none"> Existing or build new capacity? If new capacity – whom? MLH? MLF? Other? <p>Landlord outreach:</p> <ul style="list-style-type: none"> Feedback – would they be willing to master lease in this hot market? <p>Database/Program:</p> <ul style="list-style-type: none"> Establish central property management system for employer membership: Fee-based. <p>Funding:</p> <ul style="list-style-type: none"> Initial: employers – membership fees; TOT seed money to get started? Long term (>5 years): potential for Community Foundation through dormant Chamber 501(c)3. Need to hire a foundation director, establish by-laws, etc. <p>Begin with employer assistance; expand to incentivize STR to convert to long term rentals when system in place.</p> <ul style="list-style-type: none"> When expansion occurs, consider priority-placement of employees into available housing/ex-STRs that work for employers that subscribe to the system. 	<p>MLH lead research?</p> <p>Chamber lead, working group support?</p> <p>Chamber to manage or contract with prop mgr?</p> <p>Employers? Town? Chamber?</p>	<p>Near- to mid-term: 3 to 4 years</p> <p>Mid-term: 4 to 5 years</p>
2. Tenant-Landlord Matching		
<p>Create opportunities for seasonal workers to stay year-round</p> <ul style="list-style-type: none"> Could existing housing stock start to do this? Link winter employees with summer jobs too? Jobs and housing... <p>Expand Chamber’s job hub to also link employees to housing opportunities.</p> <ul style="list-style-type: none"> Central job/housing site from trusted source. Working on getting a complete list of jobs now – housing is logical addition. <p>Reach out to employers to understand their needs, unit availability, and build pool of employee-tenants.</p> <p>Also market tenants to second/vacant homes – increase occupancy of existing homes. (see STR section)</p>	<p>Employer Housing Working Group research</p> <p>Chamber for database management? Working group support?</p> <p>Chamber? Working group?</p> <p>MLH and Town (roles TBD)</p>	<p>Near Term: 12-24 months?</p> <p>See STR section</p>
<p>Link this initiative to STR to LTR conversion (property management component)</p>		<p>Near- to mid-term: 3 to 4 years</p>

3. Renter Assistance (see also Housing Programs)	Who	When
<ul style="list-style-type: none"> Develop a model policy for employers to provide first and deposit re-paid through payroll deduction. Employer is assigned the deposit refund. Sierra Business Council (Truckee) example. Work with MMSA on pilot project. Technical capacity in place and ready to pitch idea. Outreach to employers to shape program; educate them of its existence 	MMSA potential lead; Chamber and/or Employer working group (outreach)	Underway: within 12-months?
4. Homebuyer Assistance (see also Housing Programs)		
<ul style="list-style-type: none"> Learn from existing employers with programs – MMSA, Water District MLH has assisted employers in the past – expand outreach/education Develop a model policy like for the renter program? Direct assistance program through MLH? TBD 	MLH; Chamber or Employer working group collect info?	Near term: 12-24 months

PUBLIC LAND FOR DEVELOPMENT*

Partnering with developers to build community housing on publicly owned site. May be publicly-owned vacant or under-utilized land. May also include institutional properties.

Issues

In General

Using publicly owned land for housing can catalyze development and provide public oversight to achieve the type, amenities, and price point of housing needed.

A prioritized inventory of publicly owned parcels can create partnerships and provide a predictable pipeline of new housing.

An RFP/RFQ process is effective for selecting development partners.

Housing may compete with other desired uses of public parcels.

Public ownership of land can be retained using long term leases, although this approach may complicate financing.

Example: Breckenridge, CO; Winter Park, CO

Mammoth Lakes Specific (see HNA, pp. Part B (2) – 1, Part B (2) – 9; below land map)

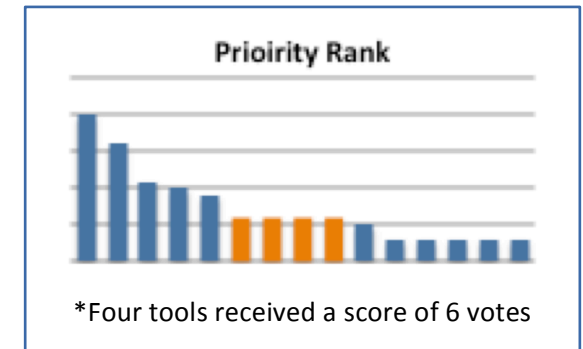
The Town owns several parcels of land, but only three currently zoned to permit residential development totaling about 7 acres (see below map).

The Town owns another 68 acres, but given current land designations, residential uses are not permitted. Zoning or other changes would be needed to permit housing.

Some employers and local institutions have property that may be suitable for housing: Mammoth Lakes Foundation, School District, Hospital, etc.

Session 2 Comments: Yes votes: 6 No votes: 0

Given lack of developers in the permitting process must partner with public land owners; Where does ML Foundation property fit into this equation?



Potential Impact

How much: TBD

For whom: Varies; typically below 150% AMI (low to moderate)

Implementation Recommendations – Public Land for Development*

Action Summary	Who	When
<p>Criteria created to prioritize sites (used on both current public and acquisition sites):</p> <ul style="list-style-type: none"> • Suitable for Housing • Location – transit, walkability • Environmental concerns • Availability of infrastructure • Rough cost/unit • Competing uses • Willing partner/degree of difficulty in case of Forest Service policy/priority 	Housing Working Group	2017
<p>Priority Sites:</p> <p>Tier 1</p> <ul style="list-style-type: none"> - Park and Ride site - Fire District Parcel (NOTE – late addition to the list, not discussed in detail below) <p>Tier 2</p> <ul style="list-style-type: none"> - MLF owned land - Community Center land <p>Tier 3</p> <ul style="list-style-type: none"> - Bell shaped parcel - Hillside 	<p>Various depending upon site:</p> <p>Town, MLH, Fire District, MLF, development partner</p>	<p>Short term: two-to three-years</p> <p>Mid- Term: 5 to 6 years</p> <p>Long term: 7+ years</p>
Keep an inventory map as an ongoing task	Town	On going

Tier One: Site Specific Actions/Discussion	Who	When
Park and Ride <ul style="list-style-type: none"> • Refine what we want – Town lead, MLH support • Opportunity for a mixed-use demonstration project as an example to developers/community <ul style="list-style-type: none"> – Coordinate with Downtown Revitalization (Darren Dinsmore) – Incorporate community housing, commercial, parking – TBD: commercial space (small, should be flexible), rental housing if the scale works, target market (young entrepreneurs?) • Issue RFP/RFQ <ul style="list-style-type: none"> – Select/locate developer interest in building mixed-use; work with the developer on updated designs. • Funding – grant? (amount TBD – MLH role) <ul style="list-style-type: none"> – Small size makes it hard to get funding, but also helps contain risks • Entitlements (Summer 2018?) 	Town lead, partner with developer; MLH support	Soon – build in two- to three-years
Fire District owns parcel on Dorrance 2/3 of an acre – flat, timbered. <ul style="list-style-type: none"> • Desires to do something with housing for their employees and others, but does not want to be in the housing business. • Priorities not yet established – rent or own? Small business catalyst site? 	Town, Fire District, MLH	Soon – build in two- to three-years

Tier Two: Site Specific Actions/Discussion		
<p>ML Foundation land – Goal is to create an ongoing funding stream to support their mission. Housing developed could be land lease, sale; Design Works to look at their whole campus, grow the facility – goal of 500 student enrollment from current 200:</p> <ul style="list-style-type: none"> • Master planning. Forming 10-year plan. College is a willing partner. Include housing in the master plan. 90 days. <ul style="list-style-type: none"> – Develop the property as third phase of plan – get in motion now – Modules and opportunity for Anderson Ranch type development. Appropriate for deed-restricted ownership. – Rezone desired – greater flexibility on unit type, higher density (9 units/ac?) and users/occupants. Town lead? – Evaluate potential for Community Land Trust – funding stream over time 	MLF, Town; Town support (lead?) on rezone	Soon for master plan: current year; Mid-term for housing: 5 to 6 years
<p>Community Center – Steps very similar to Park and Ride:</p> <ul style="list-style-type: none"> • Work together, create criteria, development RFP • Partnership with East Village parcel affordable housing obligation • Good for rental – would be appealing to workers at the mountain • Parking has to be part of the equation... • Follow-up with Walk/Bike/Ride study • Funding TBD – MLH role 	Town lead; MLH support	Mid-Term: 5 to 6 years; Issue RFP when Park and Ride is mostly done

Tier Three: Site Specific Actions/Discussion		
<p>Third Tier Projects, not discussed in detail at this time Hillside and mitigation for East Village may work together, if buyer and timing were right</p>	Town	Long Term: 7+ years

FUTURE LAND ACQUISITION FOR DEVELOPMENT*

Acquiring land through purchase or trade for eventual housing development when specific project not known.

Issues

In General

A prioritized inventory of publicly owned parcels enables ability to define the development program, plan for and package needed funding, create partnerships and provide a predictable pipeline of new housing. An RFP/RFQ process is effective for selecting development partners.

Housing may compete with other desired uses of public parcels.

Public ownership of land can be retained using long term leases, although this approach may complicate financing.

Alternative means of acquisition aside from purchase may include:

- Friendly eminent domain, which can be negotiated with the land owner to mutual benefit when the amount of just compensation is not in dispute. Risk promoting resentment, bad public relations for future housing acquisitions or legal challenge if proceed before agreed-upon price.
- USFS land acquisition through land trade; public safety nexus (in essence “takes” public land); assign administrative land use to federal land, which permits housing to be constructed, but the USFS retains ownership.

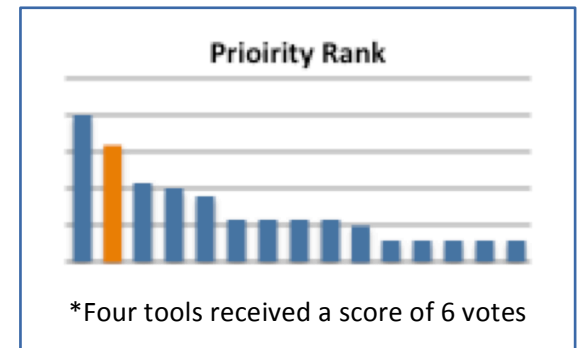
Mammoth Lakes Specific (see HNA, p. Part B (2) – 1; below land map)

About 275 acres in Town are presently undeveloped, not entitled, or contain uninhabitable structures. Many are single lots. Roughly 40 parcels are ½-acre or larger and may be candidates for future housing.

Session 2 Comments:

Acquisition of Shady Rest tract through eminent domain (as we acquired bell shaped property) (Yes votes 10; No votes 2)

Federal Land Conveyance without Exchange (Public Safety Nexus) (Yes votes 7; No votes 1)



Potential Impact

How much: TBD

For whom: Varies; typically below 150% AMI (low to moderate)

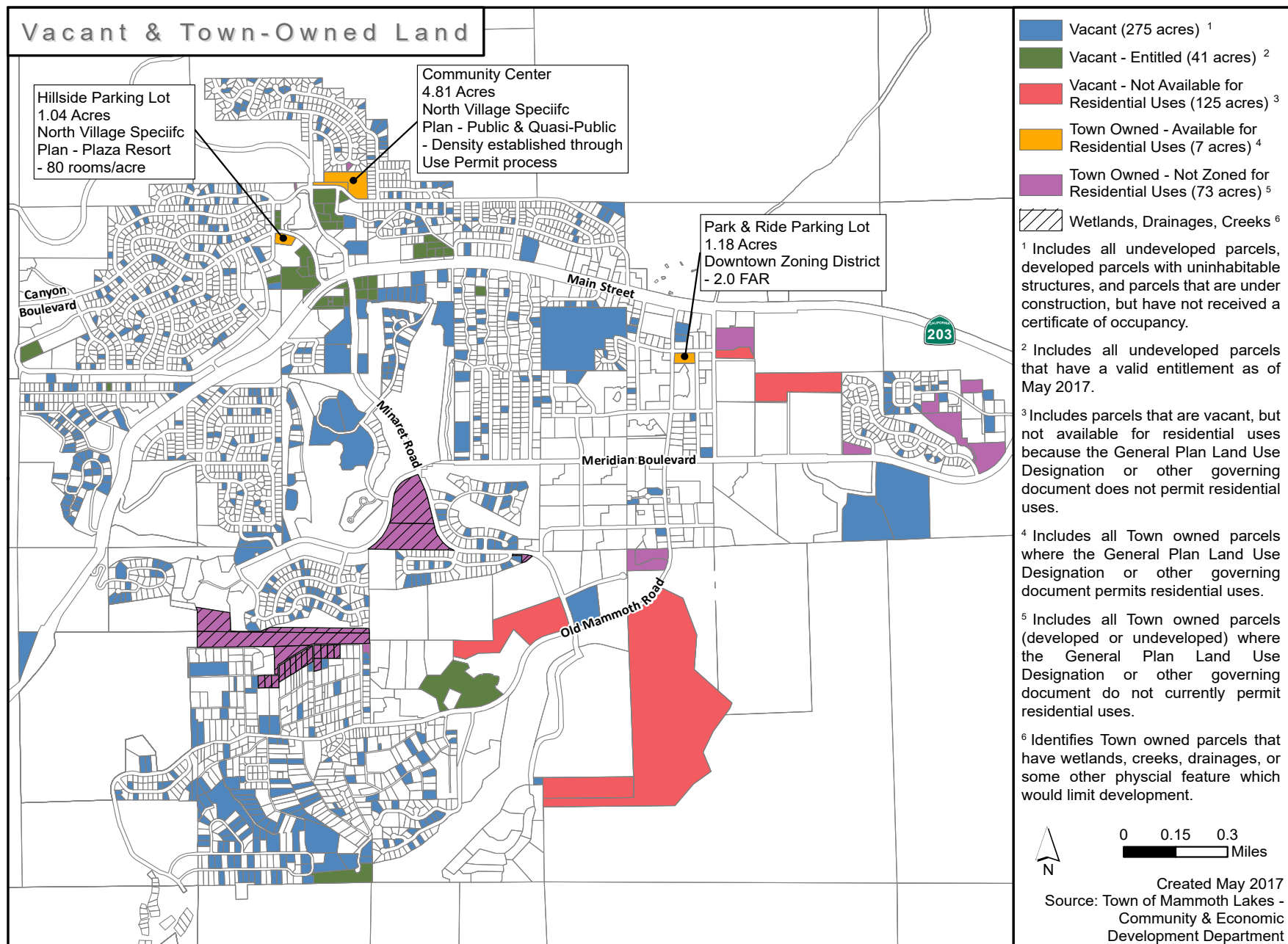
USFS Land Within Town Boundary (Yes votes 3; No votes 1)

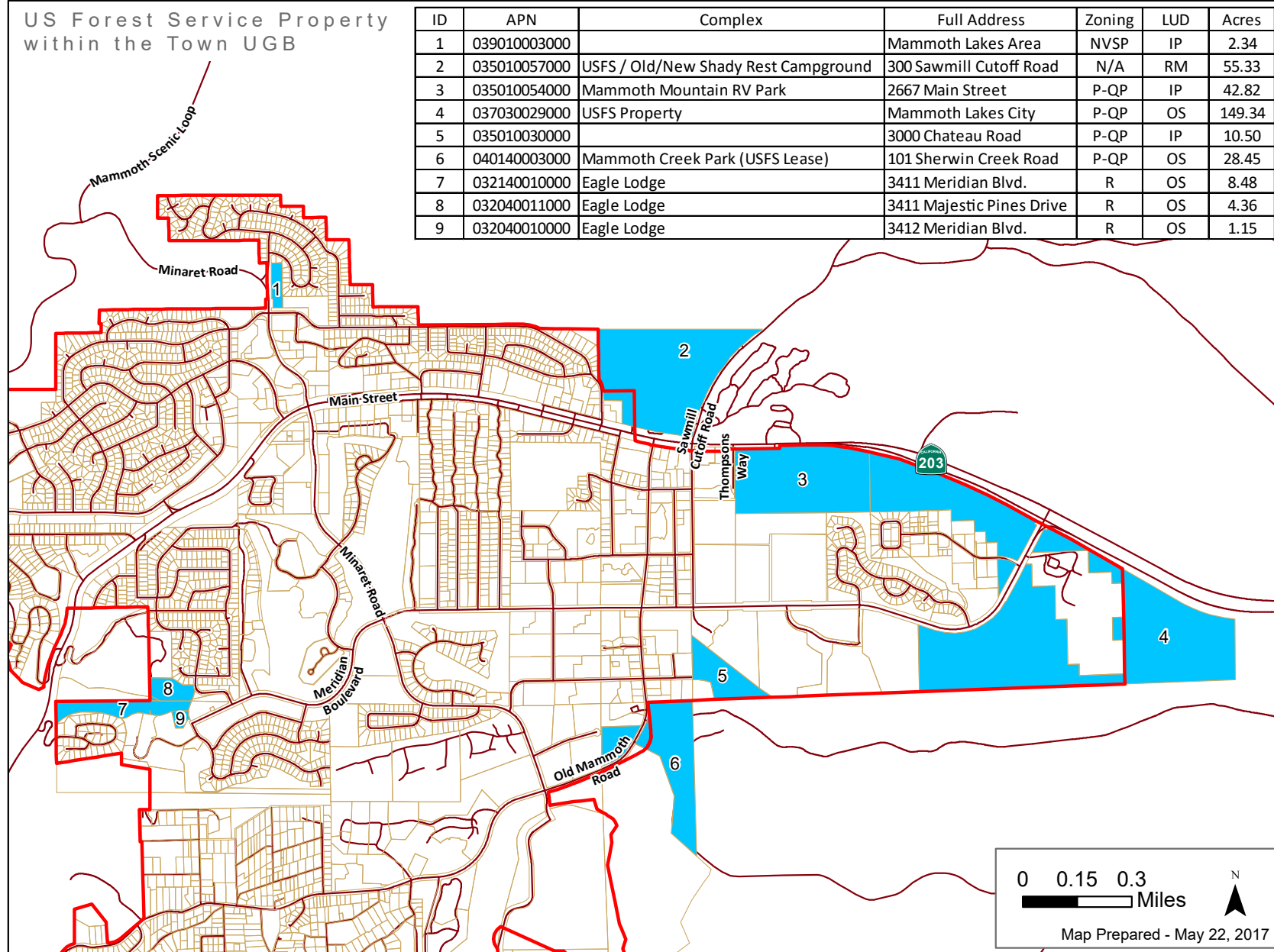
Shady rest still waiting for development

Implementation Recommendations – Future Land Acquisition for Development

Action	Who	When
<p>Lode Star Drive - Abandoned foundation; owned by MMSA</p> <ul style="list-style-type: none"> Lead? New housing planner for Aspen Ski Co? Talk with mountain. <ul style="list-style-type: none"> Great location Replicate what is net door, but improve (elevator? Exterior?) Likely for mountain employees, but TBD Partnership with town might help facilitate development/improve viability. 	Town and MMSA	Near term: 12-24 months
<p>Shady Rest</p> <p>Acquire: Town in closed session with a willing seller.</p> <p>Planning/Design (after acquisition). Next step: get a good plan:</p> <ul style="list-style-type: none"> Cooperative partners KEY: transit, non-profit, private, Town, MLH Engage stakeholders, neighbors, potential consumers, community. Town lead/coordinate visioning through meaningful community engagement? Incorporate info from this Plan, Needs Assessment, Walk/Bike/Ride, Master Plan. Consider range of current needs, but build on the current framework. <ul style="list-style-type: none"> Likely current community expectation is that it will be built per MLH's master plan 250 units that are deed-restricted for ownership and rental up to 120% AMI. Existing master plan is a mix of unit types; reflects the priorities at the time. Large, central parcel. Development can make or break this part of town: planning, circulation, infrastructure, phasing, spend time to get it right. We know we want community housing; but are there other needs – amenities, transit, green space, etc. Develop guiding principles to set goals, phased development. 	<p>Town</p> <p>Multiple – cooperative partners are key.</p> <p>Town lead, MLH support; community members, stakeholders, etc.</p>	<p>Near term: Within 12-months?</p> <p>Begin after purchase: near term process: 12 to 24 months</p>

<p>Entitlements, Finance:</p> <ul style="list-style-type: none"> Evaluate financing options – Cap and Trade (infrastructure, housing), etc. <p>Construction – first phase; contract with developer(s)</p>	<p>Town lead, MLH support</p> <p>Town lead; MLH support</p>	<p>Near- to Mid-term: 3 to 6 years</p> <p>Construction 7+ years</p>
<p>Forest Service Land</p> <p>Per the above criteria, recommend to be packaged for conveyance and/or exchange with the Forest Service (see map):</p> <ul style="list-style-type: none"> #1, #2 Admin portion only, #3, #4 -South Portion only, and #6. Parcels not recommended for discussion: #5, #7, #8 and #9. <p>Begin process soon, knowing it may take a long time. FS will also likely want to see higher level of buildout of existing land in town.</p> <p>Build on existing discussions; create group with Town that is the single point of contact with FS.</p> <p>Other notes on priority parcels:</p> <p># 1 – Link with Community Center parcel is strong; this parcel makes no sense for the FS to retain, highest score on criteria, at 6.</p> <p>#2 – Might be hard – outside the FS Plan, and east of Hwy 203</p> <p>#3 - Under a 20 year lease with the RV park, they don't use the entire campus; could net tiny home type product; current terms are owner can't stay more than 30 days, could be a site to relocate the FS admin uses from #2. Current Lessees are open to negotiations (same owners as Sierra Holiday).</p> <p>#4 – FS is very interested in sale, but portion below water district might be off the table with them; want entrance to town. Above water district, west of meridian is good.</p> <p>#6 - FS was open to selling this parcel in the past – Has constraints due to archeology, may be seasonal encampments, native artifacts. May be able to preserve and work around.</p>	<p>Town lead, stakeholders, FS</p>	<p>Begin process for long-term (over 7-years) completion</p>





Public Private Partnerships – Lower Priority Tools

Housing for the Workforce – No Income and/or Price Restrictions (Yes 4; No 2) -- Providing workforce housing with few restrictions other than employment, which allows developers to charge what the local market can bear. Price increases can make it difficult to sell homes to the workforce. Many mountain towns have some version of the “soft” deed restriction on a portion of their inventory, typically higher-priced homes. This was done in response to requests by developers and concerns that middle- to upper-income residents would not accept strict deed restrictions.

Typically serves moderate to upper-income households (above 120% AMI)

Examples: Jackson, WY; Steamboat Springs, CO; Vail, CO; Crested Butte, CO

Session 2 Comments: How does employee local ownership restriction work? Providing workforce housing with no or few restrictions would seem to work much better as RENTALS; Housing for workforce may incentivize building.

Short Term Rental (STR) Tools Summary

The below tables summarizes STR program considerations raised at Session 2, including regulations, incentives and tracking tools. Each is presented below for discussion.

STR Regulation and Incentive List from Session 2:

TOTAL	Blue "YES"	Red "NO"	Tools
6	6	0	<i>STR Conversion to long-term rentals</i> <ul style="list-style-type: none"> • Property management (Summit County) • Roommate matching for 2d homeowners • Amnesty for illegal STR if convert
2	2	0	<i>NEW - LOAN PROGRAM—Home Improvement in exchange for long term rentals for employees</i>
1	1	0	<i>NEW - GIS program to track and monitor housing</i>
2	2	0	<i>Impact Fees (linkage fees for STR)</i>

* Indicates that Mammoth Lakes has implemented all or a portion of the tool listed; alternations may be available to better meet community housing needs.

Lower Priority

4	6	2	<i>NEW - STR Nightly Rental Policy (owner/mgr occupied)</i>	Low priority – possible future consideration; may have more immediate application to ADUs
2	5	3	<i>NEW - STR Conversion to Time Share Model</i>	Low priority – hard, cumbersome, project/owner specific
-1	4	5	<i>NEW - Numeric Limits on STR</i>	Low priority – is this needed with Measure Z?
1	2	1	<i>STR Restrictions*</i>	This encompasses the specific items listed above – not a separate item for review

Current Mammoth Lakes STR Regulations

In Mammoth Lakes, short-term rentals are permitted in five zones: Residential Multi-Family 2 (RMF-2), Commercial Lodging (CL), Commercial General (CG), Resort (R) (including master plan areas), and Specific Plan (SP) (including North Village and Clearwater specific plan areas). RMF-1, Affordable Housing overlay, single-family and mobile home park zones do not permit short-term rentals.

Each short-term rental owner or manager must:

- Sign up for a short-term rental Business Tax Certificate (BTC) per owner or manager (\$25 for Certificate); and
- Sign up for a Transient Occupancy Tax (TOT) Certificate for each unit that is rented (yearly renewal required: \$25 for the first unit, \$25 second and \$5 for each additional).
- Initial application fee to sign up for both is \$139 for out-of-area owners and \$141 for resident owners.

All Certificates require notice to the Community and Economic Development Dept., Building and Safety, fire marshal, and health inspector. Once the unit has passed all inspections then both certificates can be issued. An inspection is required every three years, but only if the unit changes hands, is attached to a new BTC or gets added to a new property management company's BTC.

The Quality of Life Ordinance provides procedures to mitigate adverse impacts to neighboring properties from excessive traffic, noise, trash, etc.; to ensure that the number of occupants within transient rental units does not exceed the design capacity of the structure or cause health and safety concerns; and ensure that minimum health and safety standards are maintained. Aside from unit inspections, other requirements include:

- Interior signage requirements (number of occupants permitted, parking information, trash notification, disturbance notification, 24-hour contact information for managing agency or agent, evacuation plan);
- Exterior signage (24-hour contact for managing agency or agent, max number of occupants permitted, max number of vehicles, police and TOT compliance hotline).
- Standards of operation regarding occupancy, parking, etc.
- Requires advertising to include the TOT Certificate number; and
- Violation provisions, which may run \$500 and, if not compliant within 15 days, up to \$1,000 per day; also potential BTC revocation.

Short Term Rental Tool: Restrictions, Incentives, Tracking

Restrictions may include prohibitions in zones where residents and employees reside, limiting the number in defined areas, requirements that units be occupied as primary residences part time, prohibiting STR of deed restricted housing.

Incentivizing conversion to long term rentals (LTR) may include providing rent guarantees and property management in exchange for renting units long term that were vacant or rented short term.

Example: Summit County, Colorado (property management incentive program)



Issues

In General

The short-term rental market affects the demand for community housing both from the supply side, by removing long-term rentals and homes previously owned by local residents from the market, and the demand side, through increased job growth to provide services to the short-term visitors and the rental properties.

With the explosive growth in short-term vacation home rentals enhanced by websites such as VRBO, Airbnb and other online hosting sites, STR concerns are in the forefront within most every high-cost mountain resort community.

Concerns range from a loss of long-term rental units for residents, increased low-wage jobs, TOT tax collections, impacts on hotel/lodging, and neighborhood concerns: parking, noise, trash, transient “neighbors,” etc.

Specifics on the Summit County property management program:

- Housing Authority manages the units; monthly inspections; guaranteed rent for term of the lease (property owners contact Authority if interested)
- Family and Intercultural Resource Center (FIRC) locates/qualifies tenants, tenant education program (renters contact FIRC if interested)
- Summit Foundation special initiatives grant to finance the program; cost is about \$2,500/unit/year so far.
- Goal – convert up to 45 units
- Tenant households must earn \$40-100K/yr; be employed year-round in county (want to provide for higher income target than low-income housing)

Current Impact

STR Units: About 20% of housing units (over 1,900)

Resident Housing: Near 200 renters displaced over past 3 years due to unit converting to STR (60) or being sold (125).

Mostly low to middle renters (below 120% AMI)

Mammoth Lakes Specific (see HNA, pp. Part A – 66 to 70)

The town has issued 827 short-term rental BTC to unit managers and owners of condominium, multi-family and single-family homes. Over 35% have signed up since the Town increased its regulation of units in 2011.

The Town has record of 1,998 TOT Certificate units associated with the 827 BTC (incomplete list). About 97% of TOT Certificate units are owned by out-of-area owners.

TOT collections comprised 67% of the General Fund in 2016; collections from condominium and apartment rentals (excludes hotels/motels and RV Parks/campgrounds) comprised 69% of TOT collections in 2016/17.

About 1,786 units were listed on Airbnb in June 2017, comprising near 18% of housing units in town. Listings increased from 12 on average in 2012 to over 1,100 in 2016.

About 98% of June 2017 listings leased the entire home; very few offered a private or shared room (2%). About 17% of advertised units can be rented for short-term use during most of the year (10 to 12 months) (NOTE: these are perhaps the most likely candidates for conversion to long-term rentals). The largest percentage of units (43%) is available for three-months or less per year.

Local Realtors have observed that:

- When current owners of long-term rental units sell their homes, out-of-area buyers are most likely to purchase them and either short-term rent the homes or otherwise take them off of the long-term rental market.
- There are very few investment buyers seeking to only short-term rent the homes; most buyers want to use the homes themselves part of the time.
- Areas zoned for short-term rentals can demand higher prices.
- Calls from sellers and buyers have increased since the Aspen/KSL purchase announcement, asking about opportunities.

As of 2014, land values in the RMF-2 zone were over 3-times higher than in the RMF-1 zone. Most of this is attributed to the ability for transient (short-term rental) use in RMF-2. This affects the ability to build affordable units in the RMF-2 transient-use zone. (HNA, p. Part B (2) – 22).

Session 2 Comments:

STR Conversion to long term rentals (Yes 6; No 0)

- *STR conversion even with subsidies could be good near term solution; we need an STR conversion policy now; this is the only policy that will work now; STR conversion policy like Summit County & guaranteed rent;*
 - Example: Summit County, CO (offers property management services and tenant location in exchange for owners renting homes year-round to local employees)
- *Incentivize 2nd home owners to be roomies with locals to put units on LTR market.*
 - General comment: HNA interviews revealed that some second homeowners are renting out a room in their home year-round, but still use their home occasionally throughout the year – they like the year-round occupancy for home security, but retain enough space for their own use.

NEW - STR Nightly Rental Policy (Yes 6; No 2)

- *STR only if owner/tenant is in the unit i.e. Santa Monica Policy*
 - Example: Santa Monica, CA; San Francisco, CA; Steamboat Springs, CO (categorizes STR by year-round STR versus occasional STR (mostly locals renting once or twice per year))

NEW - LOAN PROGRAM—Home Improvement in exchange for long term rentals for employees (Yes 2; No 0) No comments.

- Example: Jackson, WY (considering).
- General concept: a low/no interest loan fund to homeowners to make improvements to their homes in exchange for a short-term restriction to rent to local employees. May help improve existing long-term rental stock and may incentivize some property owners to convert units to long term rentals.

NEW - STR Conversion to Time Share Model (aggregate together like STR's to ensure space for owners if they convert to LTR) (Yes 5; No 3)

- *STR conversion would be very hard to sell to 2nd home owners, they want to use the property themselves so they won't want to convert; true but with incentives some would convert;*
 - Alternative Example: Winter Park, CO. Year-round leases that contain term vacancy provisions are common – tenants must find alternative arrangements for one or two weeks per year, but otherwise occupy the home.

Impact Fees (linkage fees for STR) (Yes 2; No 0)

- General Comment: many communities are considering linkage fees, mountain towns have yet to implement; nexus required.

STR Restrictions* (Yes 2; No 1)

- *Limit nightly rentals and STR's and create better ordinance for monitoring;*
- *Public outreach to encourage rental of rooms in existing units, particularly winter;*
- *Incentivize renting 2nd home/transient rentals to long term rentals.*

NEW - GIS program to track and monitor housing (Yes 1; No 0) No comments.

- Example: Crested Butte, CO (full census of property use: 2012). Has use beyond tracking STR impacts.

NEW - Numeric Limits on STR (Yes 4; No 5) No comments.

- Example: Durango, CO.

Implementation Recommendations – Short Term Rental Policies

General Comments from September Working Group sessions:

- Lack of zoning for locals housing a root of the problem – too little RMF-1 in town. “Zoning for affordability” should look at this (Incentive Tools) and as lands acquired, locals-housing zones applied.
- Any policies must balance STR with TOT need – TOT is our bread and butter.
- Of the other STR programs, incentives should be highest priority.

Incentives to convert STR to LTR	Who	When
<p>1. Property management program – free/low cost property management/tenant placement in exchange for STR converting to LTR (Summit County example).</p> <p>Begin with Employer Property Management Assistance, expand to STR conversion over time. (See Public Private Partnerships section for this structure).</p> <p>For STR expansion:</p> <ul style="list-style-type: none"> • Outreach to homeowners: existing Business Tax/TOT Certificate database; HOAs; Realtors/property managers; utility districts. (Chamber) <ul style="list-style-type: none"> – Combine with information on cost of STR vs. LTR to owner • Define AMI target (80-150% AMI renters?) • Property management operation: <ul style="list-style-type: none"> – Summit County program is no-cost to homeowners; is this appropriate? • Tenant recruitment to fill units <ul style="list-style-type: none"> – Chamber one-stop-shop employee/housing unit database (see Public Private Partnerships section); – Who can tenants call to get added to the list, tenant qualification (MLH?) 	Chamber lead; employer working group, MLH and Town support	Mid-term: 4 to 5 years

<p>2. Matching roomies to second-homeowners - Increase occupancy of vacant/second home units by marketing and linking roommates to second homeowners.</p> <p>Component of the Employer tenant-matching program. Will have central database of employees, housing units, etc. to pull from (see above and Public Private Partnerships section).</p> <p>For STR expansion:</p> <ul style="list-style-type: none"> • May need some rent controls/guidelines so roomies can afford homes. • May need a website (upgraded buy/sell/trade, more user friendly/sortable) • Outreach to homeowners – combine with education of benefits of having an occupant in their home. • Can we link property managers into this system – when they have a tenant searching for a particular type of unit/change of home? 	<p>Who</p> <p>Chamber manage employee-tenant data; MLH and Town support link to second homeowners (roles TBD)</p>	<p>When</p> <p>Near term: within 2 years</p>
<p>3. Amnesty for non-permitted STR: Waive/reduce non-compliance fees if illegal STRs convert to long-term rental.</p> <ul style="list-style-type: none"> • Outreach to educate homeowners of the program – BTC/TOT Certificate licensing, utility bills, notification with property tax bill, other? • Increased enforcement will improve the potential of this program • Pair waiver with long-term rental restriction: <ul style="list-style-type: none"> – Define term of rental period – Define affordability level (missing middle, other)? – Define limits to extent of violation that can be waived (truly reckless, no waiver; revenue violator vs. zoning violator; etc.) – Retain purpose of Measure Z in defining program – Compliance with rental restriction, qualifying tenants (MLH?) – Enforcement of restriction (Town) • Case-by-case review likely required to determine suitability for waiver: <ul style="list-style-type: none"> – Current violations are sent to district attorney: case-by-case review <p>This can also link with property management incentive program and LTR inspection/licensing program once in place.</p>	<p>Town lead, MLH support</p>	<p>Near term: 1 to 2 years</p>

Loan Program—Home Improvement in exchange for long term rentals for employees:	Who	When
<p>Low/no-cost loan for landlords/owners to complete necessary health/safety repairs. Require conversion to LTR and term of rental affordability for those receiving low/no-interest loan assistance.</p> <ul style="list-style-type: none"> Utilize the “Loan Program for LTR Landlords” in Housing Programs section. Outreach to STR owners needed regarding the program. Can be paired with the property management conversion and amnesty programs, above. 	MLH lead; Town support	Near- to mid-term: 3 to 5 years.
GIS Program to track and monitor housing: Not just STR		
<p>Retains residential usage database to inform policy, programs and funding needs and understand the impact of various programs on housing availability. Track usage and compliance with licenses, certificates, zoning, deed restrictions, etc.</p> <ul style="list-style-type: none"> Applies to more than STR; Build over time: <ul style="list-style-type: none"> Start with what we know and need to track (TOT certificates, deed restricted homes (MLH and Town), Town and County GIS parcel data, etc.) Update and clean up current records so we can manage what we now have Build with new programs: LTR licenses, amnesty records, STR conversion; Fill in gaps as needed. Is there a role for Host Compliance or other data source? Full time job to retain/manage especially if it is a 100% usage database: <ul style="list-style-type: none"> Collect/retain data to the extent that the expense to maintain is justified (e.g. license and deed restriction monitoring/compliance is necessary, etc.) To begin expanding: <ul style="list-style-type: none"> Finance Dept. can issue usage survey with property bill; Finance Dept. currently sends letters to new owners stating they cannot STR if not legally zoned for such – can expand this – usage survey: if you plan to LTR, check here and we will send you X forms; same for STR, second home use, primary residence, etc. Example: Town of Breckenridge sends new owners a letter assuming owners will short-term rent, and if they are not, then owners need to respond to avoid being asked for TOT each year. 	Town, MLH – initial set-up/population; MLH suggested for continued management.	On-going. Clean up current usage data; populate as new data generated.

Impact/Linkage fees for Short-Term Rentals

- Preference to tie to conversion of units to STR or TOT certificate issuance/renewal.
- Fee upon conversion to STR – like if industrial converts to retail (change of use)?
 - But what if it converts back?
- If tied to TOT Certificate yearly renewal, then don't pay fee if don't renew as STR
 - Don't want to drive STR underground – balanced.
- Legal review needed: Prop 218 and 26 govern California Impact Fee law. Flexibility under these requirements?
- Nexus needed – may be able to use existing Housing Mitigation Fee nexus?
- Fee justification:
- Get hotel and STR on level ground – commercial vs. residential; safety (sprinkler, etc) requirements for hotel that STR is not subject to; etc.

Town lead

Near- to mid-term: 2 to 4 years

This is ground-breaking, but something all mountain resort communities desire to do.